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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 .....	62,355	60,609			28,244							(42,023)	2,229
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	1,423,041	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) .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



**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 .....												3,807	515
12. Earthquake .....	23,720	23,181		14,863									
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	1,516,925	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) .....													
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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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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		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire		205,721	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
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)
13. Group accident and health (b)													5,016
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		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													
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
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



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

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 .....	37,032	.37,562		.19,617							.6,780	.743	
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....	.606,373	.653,231		.286,338	.424,987	.227,125	.1,455,589	.46,026	.32,607	.140,091	.42,625	.18,833	
16. Workers' compensation .....													
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) .....													
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) .....													
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									.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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



**ANNUAL STATEMENT FOR THE YEAR 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
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 .....	14,072	17,505		5,233		(40)	.33				2	2,353
2.1 Allied lines .....	33,166	39,457		14,930	2,197	2,195	1,051			15	.85	5,632
2.2 Multiple peril crop .....												619
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) .....	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-cancellable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(b) .....												
15.4 Non-renewable for stated reasons only (b) .....												
15.5 Other accident only .....												
15.6 Medicare Title XVIII exempt from state taxes or fees .....												
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits plan premium (b) .....												
16. Workers' compensation .....	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
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page .....												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....												

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

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



**ANNUAL STATEMENT FOR THE YEAR 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 .....	28,222	34,693			12,219								4,942	1,317
12. Earthquake .....														
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancellable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....	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	
16. Workers' compensation .....	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	
17.1 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 .....	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	
<b>DETAILS OF WRITE-INS</b>														
3401. ....														
3402. ....														
3403. ....														
3498. Summary of remaining write-ins for Line 34 from overflow page .....														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....														

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

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



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

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
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 .....		6,646	7,725		5,638							(114,723)	102
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													400
16. Workers' compensation .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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

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



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

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			
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 .....	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 .....		564,983	565,706			267,563							98,447	7,141	
12. Earthquake .....															
13. Group accident and health (b) .....															
14. Credit accident and health (group and individual) .....															
15.1 Collectively renewable accident and health (b) .....															
15.2 Non-cancellable accident and health(b) .....															
15.3 Guaranteed renewable accident and health(b) .....															
15.4 Non-renewable for stated reasons only (b) .....															
15.5 Other accident only .....															
15.6 Medicare Title XVIII exempt from state taxes or fees .....															
15.7 All other accident and health (b) .....															
15.8 Federal employees health benefits plan premium (b) .....		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
16. Workers' compensation .....		6,719,119	6,487,983			3,275,674	3,373,899		1,740,779	10,432,531	140,355	.(4,988)	.887,367	1,115,583	.84,753
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 .....		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) .....															
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												
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
<b>DETAILS OF WRITE-INS</b>															
3401. ....															
3402. ....															
3403. ....															
3498. Summary of remaining write-ins for Line 34 from overflow page .....															
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....															

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

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

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



ANNUAL STATEMENT FOR THE YEAR 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					(8)	2				31
2.2 Multiple peril crop .....													5
2.3 Federal flood .....													
2.4. Private crop .....													
2.5 Private flood .....													
3. Farmowners multiple peril .....													
4. Homeowners multiple peril .....	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
13. Group accident and health (b) .....													1
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....	1,173,302	1,197,500			587,369	250,000	(68,023)	427,768	8,844	(24,762)	.21,137	279,053	(16,228) 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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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
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 .....		33,719	31,590		17,597							5,730	514
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....		5,015,748	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
16. Workers' compensation .....		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
17.1 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) .....		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
19.2 Other private passenger auto liability .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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
2.1 Allied lines .....		138,013	138,573		71,585	19,767		10,305	9,095	.88	(406)	738	27,532
2.2 Multiple peril crop .....													
2.3 Federal flood .....													
2.4. Private crop .....													
2.5 Private flood .....													
3. Farmowners multiple peril .....													
4. Homeowners multiple peril .....													
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 .....		12,064	10,939		7,479								(105,628)
12. Earthquake .....													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-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....		1,481,998	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		500,062	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 .....													
22. Aircraft (all perils) .....													
23. Fidelity .....		11,708	11,791		6,935			.281	2,979		.67	320	2,368
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) .....		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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



**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 .....		487,018	444,462		240,148							(1,856,159)	10,608
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....		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
16. Workers' compensation .....		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
17.1 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) .....		(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	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) .....		23,425	23,006		12,411		678	5,805		142	624	4,864	510
23. Fidelity .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



ANNUAL STATEMENT FOR THE YEAR 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 .....													
5.1 Commercial multiple peril (non-liability portion) .....													
5.2 Commercial multiple peril (liability portion) .....													
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....													
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....													650
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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
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 .....	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 .....	2,963	2,436		1,427								476	.57
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....	22,054,178	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	
16. Workers' compensation .....	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	
17.1 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) .....	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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													2,280
<b>TOTALS (a)</b>													
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**ANNUAL STATEMENT FOR THE YEAR 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)										(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-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	4,433,910	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) .....													
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) .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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)										(54)	
5.1 Commercial multiple peril (non-liability portion) .....	5,066,274	4,609,919		2,484,760	94,271	59,652	21,237	14	(4,003)	2,417	918,828	77,976	
5.2 Commercial multiple peril (liability portion) .....	2,308,312	2,163,237		989,309	1,956,640	1,883,441	716,078	100,541	113,098	.93,252	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 .....												4,379	365
12. Earthquake .....	23,742	21,506		12,589									
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	2,490,372	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 .....													
21.1 Private passenger auto physical damage .....	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	
21.2 Commercial 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	
22. Aircraft (all perils) .....	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	
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) .....	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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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 .....													2,175
4. Homeowners multiple peril .....													
5.1 Commercial multiple peril (non-liability portion) .....													
5.2 Commercial multiple peril (liability portion) .....													
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....													
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													4,350
<b>TOTALS (a)</b>													
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



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

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

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

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



**ANNUAL STATEMENT FOR THE YEAR 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 .....													54,802	6,182
12. Earthquake .....	274,917	272,421			135,350									
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancellable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	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) .....														
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) .....														
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	.89,990	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	
<b>DETAILS OF WRITE-INS</b>														
3401. ....														
3402. ....														
3403. ....														
3498. Summary of remaining write-ins for Line 34 from overflow page .....														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....														

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

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



**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		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 .....		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
13. Group accident and health (b) .....													17
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....		1,600,759	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) .....		22,158	21,453		9,670		690	5,356		137	576	4,173	390
23. Fidelity .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



**ANNUAL STATEMENT FOR THE YEAR 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								
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....		6,955,172	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) .....													
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) .....													
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
24. Surety .....													
26. Burglary and theft .....		25,685	.26,012			10,992	.7,200	4,991	(1,864)	.11	(.154)	.4	.5,062
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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

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



3 2 7 0 0 2 0 1 8 4 3 0 3 9 1 0 0

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	3	4	5	6	7	8	9	10	11	12			
		1 Direct Premiums Written	2 Direct Premiums Earned														
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-cancellable accident and health(b) .....																	
15.3 Guaranteed renewable accident and health(b) .....																	
15.4 Non-renewable for stated reasons only (b) .....																	
15.5 Other accident only .....																	
15.6 Medicare Title XVIII exempt from state taxes or fees .....																	
15.7 All other accident and health (b) .....																	
15.8 Federal employees health benefits plan premium (b) .....		537,936	603,663		224,851		732,701		161,263	944,654		57,687	14,836	.91,724	64,141	18,059	
16. Workers' compensation .....		212,346	212,447		87,870		17,524		10,339	77,583		4,684	5,265	.78,481	.42,030	5,243	
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) .....		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 .....																	
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	
<b>DETAILS OF WRITE-INS</b>																	
3401. .....																	
3402. .....																	
3403. .....																	
3498. Summary of remaining write-ins for Line 34 from overflow page .....																	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....																	

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

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



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

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	
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 .....		154,640	169,227		.68,061	.159,625	.40,476	(1,885)	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 .....		152,610	143,314		.62,187							27,097	4,575
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....		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
16. Workers' compensation .....		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
17.1 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) .....		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
19.2 Other private passenger auto liability .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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		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 .....		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-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....		2,066,529	2,210,251		818,016	599,564	317,212	5,138,895	.27,470	.7,563	475,976	194,343	132,793
16. Workers' compensation .....		1,460,608	1,375,005		650,888	97,944	313,169	517,251	10,381	12,925	136,499	238,402	54,264
17.1 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) .....		4,309,945	3,951,218		1,805,210	20,727	(18,552)	(1,646)	4,800	(21,296)			
19.2 Other private passenger auto liability .....						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) .....						869,997	1,062,061	1,776,790	1,536,378	53,115	246,402	376,793	307,546
19.4 Other commercial auto liability .....		1,950,533	1,852,396				148		69,630	20,344	26,541	.27,900	.72,356
21.1 Private passenger auto physical damage .....		6,209,439	5,543,469		2,630,239	3,890,533	3,871,876	1,236,212	4,853	24,948	.38,870	478,635	230,683
21.2 Commercial auto physical damage .....		3,052,955	2,845,331		1,367,495	2,990,606	3,149,213						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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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 .....	362,803	355,690		183,453							(488,060)	.10,365	
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....	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	
16. Workers' compensation .....	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	
17.1 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 .....	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(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	
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



3 2 7 0 0 2 0 1 8 4 3 0 4 5 1 0 0

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)
13. Group accident and health (b)													4,223
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		5,397,540	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
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



**ANNUAL STATEMENT FOR THE YEAR 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 .....		93,664	84,889		42,325							19,007	2,472
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....		2,039,838	2,129,284		957,803	773,686	(847,139)	4,793,251	75,835	(57,959)	444,803	249,838	59,509
16. Workers' compensation .....		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
17.1 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) .....		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
19.2 Other private passenger auto liability .....													
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
<b>DETAILS OF WRITE-INS</b>													
3401. ....													
3402. ....													
3403. ....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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



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

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

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



3 2 7 0 0 2 0 1 8 4 3 0 5 0 1 0 0

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	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire		184,657	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
13. Group accident and health (b)													.73
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancellable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		4,649,273	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
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)													

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

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



3 2 7 0 0 2 0 1 8 4 3 0 5 9 1 0 0

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
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 .....	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 .....	3,203,939	3,153,170		1,544,076							(2,457,307)	69,843	
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancellable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....	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	
16. Workers' compensation .....	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	
<b>DETAILS OF WRITE-INS</b>													
3401. .....													
3402. .....													
3403. .....													
3498. Summary of remaining write-ins for Line 34 from overflow page .....													
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....													

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

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

## 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)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8	9	10	11	12	13	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
AA-9991300 ..00000 ..Alabama Insurance Underwriting Association .....	AL	257			.57	.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	157			3,121		745			
AA-9991222 ..00000 ..Ohio Fair Plan .....	OH	114			.26	.26			210		.51			
AA-9991147 ..00000 ..South Carolina CAIP .....	SC	9			2	2					.10			
AA-9991148 ..00000 ..South Carolina Reinsurance Facility .....	SC													
57-0629683 ..34134 ..South Carolina Wind/Hail Underwriting Association .....	SC	.69			.60	.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			

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

# NONE

## 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										36 Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)		
		21	22	23	24				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)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Recoverable (Col. 28 * 120%)	30	31	32	33	34	
.38-0315280	Auto-Owners Insurance Company					37,298	207,305		XXX	XXX	XXX	XXX	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	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	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX		37,298	207,305														
0899999. Total Authorized - Affiliates				XXX		37,298	207,305														
AA-9991310	Florida Hurricane Cat Fund									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
AA-9991226	Virginia Fair Plan									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
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX		37,298	207,305														
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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)				XXX		37,298	207,305														
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				XXX																	
9999999 Totals				XXX		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)

(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	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute	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																								
			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								YES										
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		7,641							7,641								XXX										
0499999. Total Authorized - Affiliates - U.S. Non-Pool		7,641							7,641								XXX										
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																	XXX										
0899999. Total Authorized - Affiliates		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								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								XXX										
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)																	XXX										
9999999 Totals		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															Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)			
		54	55	56	57	58	59	60	61	62	63	64	65	Complete if Col. 52 = "No"; Otherwise Enter 0	66	67	68			
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([(Col. 20 + Col. 21 + Col. 22 + Col. 24) / Col. 58), not to exceed 100%)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days	20% of Recoverable on Paid Losses & LAE Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	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	XXX	XXX			
0499999.	Total Authorized - Affiliates - U.S. Non-Pool	XXX	XXX	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	XXX	XXX			
0899999.	Total Authorized - Affiliates	XXX	XXX	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	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	XXX	XXX			
1899999.	Total Unauthorized - Affiliates - U.S. Non-Pool	XXX	XXX	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	XXX	XXX			
2299999.	Total Unauthorized - Affiliates	XXX	XXX	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	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	72	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0	74 Complete if Col. 52 = "No"; Otherwise Enter 0	75	76	77	78
.38-0315280	Auto-Owners Insurance Company	XXX	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	XXX	
3599999.	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999.	Total Certified - Affiliates	XXX	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	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)

## 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:

	<u>1</u> Name of Reinsurer	<u>2</u> Commission Rate	<u>3</u> 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.

	<u>1</u> Name of Reinsurer	<u>2</u> Total Recoverables	<u>3</u> Ceded Premiums	<u>4</u> 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)
<b>ASSETS (Page 2, Col. 3)</b>			
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. <b>Totals (Line 28)</b> .....	<b>4,387,900,280</b>	<b>199,663,896</b>	<b>4,587,564,176</b>
<b>LIABILITIES (Page 3)</b>			
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
<b>22. Totals (Line 38)</b>	<b>4,387,900,280</b>	<b>199,663,896</b>	<b>4,587,564,176</b>

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

Yes [  ] No [  ]

If yes, give full explanation: 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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	(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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	117	.9			33	4			4			141	8
2. 2009	676		1		132				26			.9	835
3. 2010	648		1		151				27			72	827
4. 2011	789		2		178				30			16	999
5. 2012	2,426		3		524				90			34	3,043
6. 2013	3,751	2	5		822				144			137	4,720
7. 2014	9,512		8		2,012				360			278	11,892
8. 2015	19,473	10	19		4,140	2			731			693	24,351
9. 2016	35,634	5	139		7,631	2	5		1,346			1,199	44,748
10. 2017	54,479		12,593		11,753		2,266		2,772			3,479	83,863
11. 2018	83,181	452	85,259		17,393	104	14,568		7,583			3,691	207,428
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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded				
1. Prior.	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. 2011	538		121		141		15			40			3	855
5. 2012	2,484	329	144		580	79	18			136			46	2,954
6. 2013	4,847		130		1,204		16			233			83	6,430
7. 2014	12,164	1,803	127		3,012	.466	15			536			170	13,585
8. 2015	22,978	667	131		5,667	.168	15			978			.584	28,934
9. 2016	32,455	1,368	179		8,242	.349	22			1,416			.826	40,597
10. 2017	46,467	2,340	11,125	3	11,433	.560	2,656	1		2,623			1,184	71,400
11. 2018	42,734	1,429	66,707	17	10,514	.356	15,469	4		6,033			704	139,651
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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	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
	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	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	3,092	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	4,208	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 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,497	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX									XXX	
2. 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 Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.													
2. 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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 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 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,**  
**EARTHQUAKE, BURGLARY AND THEFT)**  
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	1,417	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 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	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,000	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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(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 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior	(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 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	(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	142,935	139,249	139,743	494	(3,192)	
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,549	51,753	2,204	XXX	
11. 2018	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	205,702	206,105	213,971	218,792	218,264	217,190	(1,074)	(1,602)	
7. 2014	XXX	XXX	XXX	XXX	219,816	216,326	222,583	225,442	225,878	436	3,295	
8. 2015	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	229,906	248,842	259,012	10,170	29,106	
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247,113	256,289	9,176	XXX	
11. 2018	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	105,023	115,821	122,798	134,572	11,774	18,751	
9. 2016	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	144,676	142,997	(1,679)	XXX	
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176,875	XXX	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	84,317	100,863	92,249	88,176	82,544	79,275	(3,269)	(8,901)	
7. 2014	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	83,924	87,179	75,551	68,750	(6,801)	(18,429)	
9. 2016	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	75,348	76,141	793	XXX	
11. 2018	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	214,930	210,021	214,416	210,927	211,919	992	(2,497)	
8. 2015	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	207,623	201,670	203,240	1,570	(4,383)	
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,595	242,472	(3,123)	XXX	
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,561	XXX	XXX	
										12. Totals	4,135	(18,344)

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

**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	XX								
8. 2015	XXX	XXX	XXX	XX	XX							
9. 2016	XXX	XXX	XXX	XXX	XX							
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX						XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals												

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

1. Prior												
2. 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								
8. 2015	XXX	XXX	XXX	XX	XX							
9. 2016	XXX	XXX	XXX	XX	XX	XX						
10. 2017	XXX	XXX	XXX	XXX	XX	XX	XX	XXX	XXX	XXX		XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals												

**NONE****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								
8. 2015	XXX	XXX	XXX	XX	XX							
9. 2016	XXX	XXX	XXX	XX	XX	XX						
10. 2017	XXX	XXX	XXX	XXX	XX	XX	XX	XXX	XXX	XXX		XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals												

**NONE****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	16,151	XXX	XXX	XXX
12. Totals											2,096	(5,465)

**NONE****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								
8. 2015	XXX	XXX	XXX	XX	XX							
9. 2016	XXX	XXX	XXX	XX	XX							
10. 2017	XXX	XXX	XXX	XXX	XX	XX	XX	XXX	XXX	XXX		XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	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	6,353	9,926	12,556	2,630	6,203						
2. 2017	XXX	256,454	258,728	2,274	XXX							
3. 2018	XXX	XXX	300,411	XXX	XXX							
										4. Totals	4,904	6,203

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

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

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

1. Prior	XXX											
2. 2017	XXX					XXX						
3. 2018	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											
10. 2017	XXX				XXX							
11. 2018	XXX		XXX	XXX								
										12. Totals		

**NONE**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2T - Warranty

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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.....	143,773.....	183,386.....	188,419.....	191,968.....	27,229.....	5,791.....	
9. 2016.....	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.....	40,759.....	49,339.....	7,309.....	1,201.....	
11. 2018.....	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.....	98,125.....	179,191.....	215,610.....	30,190.....	3,990.....	
10. 2017.....	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.....	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.....	35,617.....	74,220.....	9,006.....	1,532.....	
11. 2018.....	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.....	15,528.....	32,548.....	3,131.....	551.....	
11. 2018.....	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.....	88,796.....	144,864.....	161,386.....	186,444.....	8,678.....	3,460.....
10. 2017.....	XXX.....	XXX.....</										

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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	.000	11,222	11,449	906,782	140,274						
2. 2017	XXX	247,256	260,564	133,549	23,550							
3. 2018	XXX	XXX	284,265	141,142	24,414							

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

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

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

1. Prior	XXX											
2. 2017	XXX	XXX	XXX	XX	XXX	XXX						
3. 2018	XXX	XXX	XXX	XX	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	XX	XX						XXX	XXX
8. 2015	XXX	XXX	XXX	XX	XX	XX					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**

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

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

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018
1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XX	XX						
6. 2013	XXX	XXX	XX	XX						
7. 2014	XXX	XXX	XX	XX	XX					
8. 2015	XXX	XXX	XX	XXX	XX					
9. 2016	XXX	XXX	XX	XXX	XXX					
10. 2017	XXX	XXX	XXX	XXX	XXX					
11. 2018	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	XX					
8. 2015	XXX	XXX	XX	XX	XX					
9. 2016	XXX	XXX	XX	XX	XX					
10. 2017	XXX	XXX	XX	XXX	XX					
11. 2018	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	XX					
8. 2015	XXX	XXX	XX	XX	XX					
9. 2016	XXX	XXX	XX	XX	XX					
10. 2017	XXX	XXX	XX	XXX	XX					
11. 2018	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	XX					
8. 2015	XXX	XXX	XX	XX	XX					
9. 2016	XXX	XXX	XX	XX	XX					
10. 2017	XXX	XXX	XX	XXX	XX					
11. 2018	XXX	XXX	XXX	XXX	XXX					

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	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	8,513	1,564	929						
2. 2017	XXX	7,784	1,113							
3. 2018	XXX	XXX	10,237							

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

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

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

1. Prior	XXX									
2. 2017	XXX									
3. 2018	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									
10. 2017	XXX									
11. 2018	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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	
1. Prior.....	43,793	(304)	(2)								
2. 2009.....	54,893	101,607	101,396	101,383	101,383	101,381	101,381	101,381	101,381	101,381	
3. 2010.....	XXX	58,919	110,091	109,977	109,976	109,974	109,974	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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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	
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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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	7,929	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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	
1. Prior.....	114,653	(1,839)	(12)	(2)	253,821	253,821	253,817	253,817	253,817	253,817	
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	215,076	412,971	413,418	413,418	447
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,849	425,885	204,036	
11. 2018.....	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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	
1. Prior.....	11,137	(177)	(1)	(3)	24,548	24,548	24,548	24,548	24,548	24,548	
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	26,018	53,039	53,205	53,205	166
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,159	58,570	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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 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**

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P INTERROGATORIES**

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

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

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

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

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

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

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

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

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

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

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

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

5. What were the net premiums in force at the end of the year for:

(in thousands of dollars) ..... 5.1 Fidelity ..... 1,346,851

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 [ X ] 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

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

NONE

## ANNUAL STATEMENT FOR THE YEAR 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 Percent-age	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0280	Auto-Owners Insurance Group .....	18988	38-0315280			Auto-Owners Insurance Company .....	..MI.....RE.....			Auto-Owners Insurance Company .....	Ownership.....	100.000	Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....	61190	38-1814333			Auto-Owners Life Insurance Company .....	..MI.....DS.....			Auto-Owners Insurance Company .....	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 .....					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.....			Strickland Insurance Group .....	Ownership.....	100.000	Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....		20680	03-0127400		Concord General Mutual Insurance Company .....	..VT.....IA.....			Auto-Owners Insurance Company .....	Board of Directors.....		Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....		16020	01-0165140		Green Mountain Insurance Company, Inc .....	..VT.....IA.....			Auto-Owners Insurance Company .....	Ownership.....	100.000	Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....					State Mutual Insurance Company .....	..ME.....IA.....			Concord General Mutual Insurance Company .....	Management.....		Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....					Sunapee Mutual Fire Insurance Company .....	..NH.....IA.....			Concord General Mutual Insurance Company .....	Management.....		Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....					Vermont Accident Insurance Company, Inc .....	..VT.....IA.....			Concord General Mutual Insurance Company .....	Management.....	100.000	Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....					Bow Mutual Fire Insurance Company .....	..NH.....IA.....			Concord General Mutual Insurance Company .....	Management.....		Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....					Peoples Business Services of NH, Inc .....	..NH.....N/A.....			Concord General Mutual Insurance Company .....	Management.....	100.000	Auto-Owners Insurance Company .....	N	
.0280	Auto-Owners Insurance Group .....					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**

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
18988	38-0315280	Auto-Owners Insurance Company		(151,152,355)			421,701,999	178,951,059			449,500,702	(2,074,713,309)
61190	38-1814333	Auto-Owners Life Insurance Company				(29,591,561)					(29,591,561)	
26638	38-2448613	Home-Owners Insurance Company				(126,543,467)	(79,823,909)				(206,367,376)	1,732,486,460
32700	34-1172650	Owners Insurance Company				(200,719,291)	(79,815,065)				(280,534,357)	244,603,157
32905	35-1370824	Property-Owners Insurance Company				(19,953,884)	(22,579,282)				(42,533,166)	21,285,629
10190	59-3265407	Southern-Owners Insurance Company		101,152,355		(42,237,198)	6,103,937				65,019,094	72,144,157
42846	56-1382814	Atlantic Casualty Insurance Company		50,000,000		(27,619,920)	(2,631,254)				19,748,826	1,203,322
	56-0952875	Strickland Insurance Group, Inc.				25,345,233					25,345,233	
12508	20-3474416	Auto-Owners Specialty Insurance Company				(381,910)					(381,910)	
20680	03-0127400	Green Mountain Insurance Company, Inc.						(6,923,942)			(6,923,942)	30,656,966
13110	03-6010097	Vermont Accident Insurance Company, Inc.										2,802,238
16020	01-0165140	State Mutual Insurance Company										1,246,418
28479	02-0233364	Sunapee Mutual Fire Insurance Company										660,852
20672	02-0131910	Concord General Mutual Insurance Company						6,718,456			6,718,456	(32,375,890)
	47-1806878	Lake Country Finance, LLC										
9999999 Control Totals									XXX			

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

The following supplemental reports are required to be filed as part of your annual statement filing **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		Responses
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
25.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
28.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?	NO
APRIL FILING		
29.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
33.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	YES
35.	Will 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?	NO
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?	NO
AUGUST FILING		
37.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanations:

12.

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36.

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]

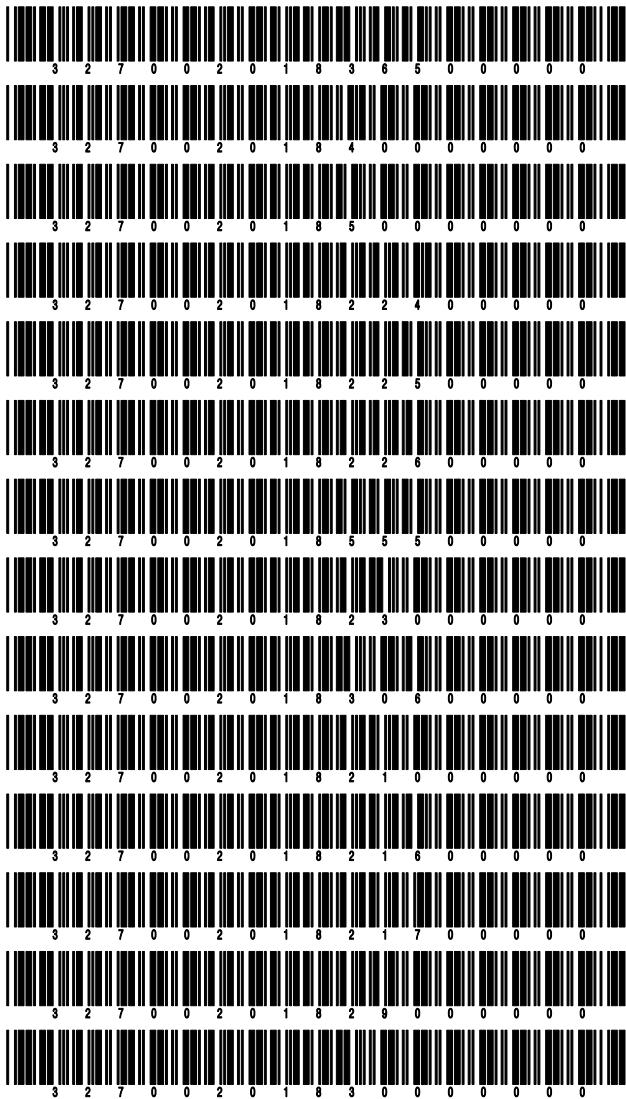
17. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]

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



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 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
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 [  ] No [  ]

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

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

2.31 Amount quantified: ..... \$ ..... 1,818,152

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 %

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