



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

## ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019  
OF THE CONDITION AND AFFAIRS OF THE

## Owners Insurance Company

NAIC Group Code	0280 (Current)	0280 (Prior)	NAIC Company Code	32700	Employer's ID Number	34-1172650
Organized under the Laws of Country of Domicile	Ohio		State of Domicile or Port of Entry		OH United States of America	
Incorporated/Organized	05/13/1975		Commenced Business		12/31/1975	
Statutory Home Office	2325 North Cole Street (Street and Number)		Lima, OH, US 45801-2305 (City or Town, State, County and Zip Code)			
Main Administrative Office	6101 Anacapri Boulevard (Street and Number)		Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)			
			517-323-12(0) (Area Code) (Telephone Number)			
Mail Address	P.O. Box 30660 (Street and Number or P.C. Box)		Lansing, MI, US 48909-8160 (City or Town, State, County and Zip Code)			
Primary Location of Books and Records	6101 Anacapri Boulevard (Street and Number)		Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)			
			517-323-12(0) (Area Code) (Telephone Number)			
Internet Website Address	www.auto-owners.com					
Statutory Statement Contact	Stephen Darrell Buell (Name)		517-323-1200 (Area Code) (Telephone Number)			
	aoacctg@aoins.com (E-mail Address)		517-323-87% (FAX Number)			

## OFFICERS

Chairman & CEO Jeffrey Scott Tagsold Senior Vice President and Treasurer Theodore William Reinbold #  
First Vice President, Secretary & General Counsel William Finch Woodbury

#### OTHER

**DANIEL JEROME THELEN, President** **CAROLYN DALE MULLER, Executive Vice President** **MARY SIDBURY PIERCE, Sr. Vice President**  
**JONATHAN ROBERT RIEKSE, Sr. Vice President** **James Craig Schumacher, Sr. Vice President** **Denise Gail Williams, Sr. Vice President**  
**MICHAEL DAVID PIKE, Sr. Vice President** **Anthony Orlando Dean #, Sr. Vice President**

**DIRECTORS OR TRUSTEES**

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

State of Michigan County of Eaton SS:

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

Daniel G. Helen

Daniel Jerome Thelen  
President

Subscribed and sworn to before me this

William Finch Woodbury  
First Vice President, Secretary & General Counsel

Theodore William Reinbold  
Senior Vice President & Treasurer

a. Is this an original filing?

b. If no,

1. State the amendment number.....

2. Date filed

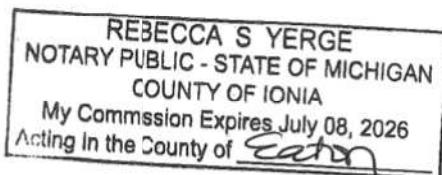
3. Number of pages attached.....

Yes [ X ] No [ ]

Rebecca S Yerge  
Notes:

Notary  
7/8/2026

7/18/2020





ANNUAL STATEMENT FOR THE YEAR 2019 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 2019							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 .....	324,486	312,194			176,284	183,028	177,140	(641)	11,468	11,160	.61	58,854	12,820	
2.1 Allied lines .....	616,301	577,426			329,074	127,900	(68,891)	25,373	2,474	(14,009)	1,600	111,519	24,349	
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 .....	645,787	654,415			315,963	213,537	423,578	409,046	22,213	38,027	.45,752	121,758	25,514	
5.1 Commercial multiple peril (non-liability portion) .....	17,827,974	17,580,666			9,020,860	5,108,136	3,479,984	1,719,005	178,209	(94,301)	284,595	3,283,673	704,345	
5.2 Commercial multiple peril (liability portion) .....	14,215,381	14,219,462			6,140,696	5,818,013	3,385,611	7,864,341	2,356,621	(231,816)	6,496,707	2,675,236	561,619	
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....	3,172,560	3,047,487			1,557,726	1,673,490	1,308,018	56,842	18,437	(6,182)	9,643	603,923	125,341	
10. Financial guaranty .....														
11. Medical professional liability .....														
12. Earthquake .....	49,836	52,156			25,924									
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	1,329,103	1,394,697			555,585	747,616	(173,841)	3,863,390	27,290	(76,582)	349,297	135,016	3,058	
17.1 Other Liability - occurrence .....	4,980,311	4,791,583			2,344,163	1,906,900	1,305,734	3,027,416	646,127	(60,774)	1,958,820	882,533	196,762	
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 .....	1,310	656			.874	2,088,388	3,694,258	4,327,073	579,497	895,347	873,639	235	.51	
19.3 Commercial auto no-fault (personal injury protection) .....														
19.4 Other commercial auto liability .....	13,080,938	12,423,571			6,359,061	7,275,116	10,374,402	10,660,324	698,629	1,477,727	2,663,526	2,071,516	534,283	
21.1 Private passenger auto physical damage .....	.668	166			.884	(8,213)	(13,167)	2,834	268	(428)	236	126	.28	
21.2 Commercial auto physical damage .....	7,919,259	7,666,805			3,802,207	3,890,227	4,124,829	351,477	62,278	75,789	.59,128	1,245,162	323,850	
22. Aircraft (all perils) .....														
23. Fidelity .....	.84,410	.83,990			.42,032	(3,744)	31,643	16,884		161	2,454	14,637	3,335	
24. Surety .....														
26. Burglary and theft .....	28,826	29,065			14,428		15	.79		(1)	.4	5,150	1,139	
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	64,277,150	62,834,341			30,685,760	29,020,392	28,049,314	32,326,643	4,640,268	2,050,937	12,747,066	11,217,978	2,518,462	
<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 2019 OF THE OWNERS INSURANCE COMPANY

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code	0280	BUSINESS IN THE STATE OF <b>Arizona</b>		DURING THE YEAR <b>2019</b>							NAIC Company Code	32700	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire .....	207,815	217,962		110,360	65,512	117,203	51,815	2,281	5,520	3,275	36,313	4,318	
2.1 Allied lines .....	357,455	360,748		194,117	220,630	288,354	97,769	2,469	5,912	6,020	62,963	7,427	
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 .....	1,201,708	1,155,213		567,641	.1,205,825	452,342	134,799	125,703	.17,445	.25,328	.229,062	.24,968	
5.1 Commercial multiple peril (non-liability portion) .....	7,769,793	7,976,643		3,710,596	4,165,578	4,934,464	2,643,613	325,802	474,719	408,427	1,372,903	161,432	
5.2 Commercial multiple peril (liability portion) .....	6,041,726	6,199,430		2,679,260	2,383,234	4,081,749	6,435,954	1,186,009	1,150,660	3,909,668	1,089,535	125,528	
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....	871,147	873,341		398,699	130,822	(103,974)	33,829	7,923	(9,921)	3,041	158,921	.18,100	
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....	26,454	27,448		13,869								4,847	
13. Group accident and health (b) .....												550	
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	1,176,634	1,331,243	17,302	486,668	191,991	28,140	2,165,681	6,737	(22,064)	183,469	130,761	24,447	
17.1 Other Liability - occurrence .....	2,612,208	2,477,744		1,281,677	609,105	914,359	2,337,427	107,972	.94,137	376,691	447,488	54,274	
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....					3,559	(1,195)	.11,013	.750	(.999)	.5,888			
19.2 Other private passenger auto liability .....	6,516,447	6,104,086		3,342,637	2,896,956	3,707,417	4,237,613	225,899	332,963	755,456	1,147,620	139,697	
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....	10,521,036	10,174,944		4,979,485	5,577,033	5,915,798	10,742,880	1,051,675	1,025,066	2,617,303	1,696,766	225,849	
21.1 Private passenger auto physical damage .....	4,343,421	4,030,543		2,201,790	2,640,881	2,585,300	166,797	.59,344	.54,186	.31,414	765,424	.93,017	
21.2 Commercial auto physical damage .....	4,063,033	4,022,581		1,876,140	2,558,411	2,288,479	152,654	35,640	6,850	.31,432	654,812	.87,325	
22. Aircraft (all perils) .....													
23. Fidelity .....	.89,986	.88,489		33,752	(1)	(1,924)	18,153		481	2,638	.15,891	.1,870	
24. Surety .....													
26. Burglary and theft .....	13,992	16,720		6,447		7	.58		(.1)	.3	2,562	.291	
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....	45,812,854	45,057,135	17,302	21,883,138	22,649,535	25,206,517	29,230,053	3,138,203	3,134,951	8,360,053	7,815,869	969,091	
<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 2019 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 2019							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 .....	138,464	137,059			.63,691		.78	.444		.(4)	.28	22,896	4,500	
2.1 Allied lines .....	265,494	247,379			.134,178		.87,527	.41,967		.27,551	.3,945	(238)	1,706	
2.2 Multiple peril crop .....													44,491	8,628
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) .....	8,466,543	8,247,616			.4,123,765		.2,908,162		.3,174,344		.1,806,742		.85,881	
5.2 Commercial multiple peril (liability portion) .....	2,284,440	2,230,778			.1,017,037		.774,085		.930,068		.1,482,440		.172,166	
6. Mortgage guaranty .....													291,740	1,432,233
8. Ocean marine .....													398,165	275,145
9. Inland marine .....	823,912	.775,778			.358,927		.198,636		.197,573		.10,549		.7,592	
10. Financial guaranty .....													7,364	1,719
11. Medical professional liability .....														
12. Earthquake .....	141,630	.155,603			.59,003									22,596
13. Group accident and health (b) .....														4,603
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	672,805	.680,675			.310,103		.97,529		.20,596		.903,340		.56,681	
17.1 Other Liability - occurrence .....	1,178,074	1,161,394			.575,636		.7,766		.98,729		.575,410		.16,278	
17.2 Other Liability - claims made .....													(41,516)	413,592
17.3 Excess workers' compensation .....														198,301
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 .....	3,349,049	3,244,705			.1,560,399		.695,166		.1,086,934		.2,380,767		.56,765	
21.1 Private passenger auto physical damage .....														
21.2 Commercial auto physical damage .....	3,076,861	2,987,612			.1,358,465		.1,340,373		.1,345,571		.28,083		.3,289	
22. Aircraft (all perils) .....														
23. Fidelity .....	.22,237	.21,307			.9,691				.(668)		.4,483		.98	
24. Surety .....														
26. Burglary and theft .....	3,735	.4,819			.2,109				.1		.9			
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	20,423,245	19,894,725			9,573,005		6,109,243		6,895,192		7,219,817		402,597	
<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 2019 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								2019	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						297	5	19	59,573				
1. Fire .....	99,606	94,978		38,137		324	297			19	15,972			2,004	
2.1 Allied lines .....	365,407	333,845		172,166	37,007	(16,929)	18,677		41	(5,571)	1,248	59,573	7,351		
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 .....	27,455,058	27,136,145		14,271,992	30,325,899	26,948,940	7,074,210	720,401	367,816	793,206	4,847,519	552,354			
5.1 Commercial multiple peril (non-liability portion) .....	7,426,853	7,044,514		3,701,255	11,854,036	12,146,448	10,721,823	1,917,580	2,165,965	1,107,350	1,181,713	149,417			
5.2 Commercial multiple peril (liability portion) .....	7,018,538	6,584,804		3,305,679	2,687,127	1,875,561	4,352,022	1,451,232	566,615	3,640,779	1,150,479	141,202			
6. Mortgage guaranty .....															
8. Ocean marine .....															
9. Inland marine .....	1,544,936	1,440,416		736,082	407,710	417,571	50,092	2,986	3,925	4,863	262,096	31,082			
10. Financial guaranty .....															
11. Medical professional liability .....															
12. Earthquake .....	32,100	35,343		16,374								5,473	646		
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 .....	566,612	563,508		289,442	192,595	250,275	1,513,270	105,887	102,857	137,061	43,504	17,941			
17.1 Other Liability - occurrence .....	3,485,302	3,361,445		1,658,525	1,933,620	1,905,340	2,462,237	501,629	473,064	973,195	532,386	70,119			
17.2 Other Liability - claims made .....															
17.3 Excess workers' compensation .....															
18. Products liability .....															
19.1 Private passenger auto no-fault (personal injury protection) .....					(3,681)	(3,362)									
19.2 Other private passenger auto liability .....	24,518,748	25,017,280		11,617,187	14,054,889	17,478,908	20,582,677	1,612,713	2,220,713	3,764,339	3,508,674	493,106			
19.3 Commercial auto no-fault (personal injury protection) .....															
19.4 Other commercial auto liability .....	20,145,872	18,795,242		9,435,578	10,595,883	13,128,154	24,388,318	2,692,220	3,359,347	5,999,149	2,911,666	405,181			
21.1 Private passenger auto physical damage .....	16,024,588	16,205,036		7,525,572	11,424,099	11,581,251	523,722	118,446	124,809	113,674	2,304,433	322,279			
21.2 Commercial auto physical damage .....	9,017,361	8,571,371		4,159,664	5,043,317	4,584,145	443,250	33,882	(35,082)	74,768	1,294,620	181,359			
22. Aircraft (all perils) .....															
23. Fidelity .....	45,692	46,599		20,908		(2,381)		9,047		.87	1,315	7,253	919		
24. Surety .....															
26. Burglary and theft .....	2,852	3,596		1,190		.1		9		.1	453		.57		
27. Boiler and machinery .....															
28. Credit .....															
29. International .....															
30. Warranty .....															
34. Aggregate write-ins for other lines of business .....															
35. TOTALS (a) .....	117,749,525	115,234,121		56,949,752	88,552,500	90,294,248	72,139,650	9,157,016	9,344,548	16,610,965	18,125,815	2,375,018			
<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 2019 OF THE OWNERS INSURANCE COMPANY

## EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

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

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



**ANNUAL STATEMENT FOR THE YEAR 2019 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								2019	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						3,666	5,846	33,602	8,829	3,666	5,846	110	62,585
1. Fire .....	367,619	360,209		153,537	88,848	125,542									16,623
2.1 Allied lines .....	619,690	603,207		294,869	374,460	115,257									28,095
2.2 Multiple peril crop .....															
2.3 Federal flood .....															
2.4 Private crop .....															
2.5 Private flood .....															
3. Farmowners multiple peril .....	2,596,584	2,596,621		1,219,273	2,451,553	2,147,129		648,490	46,508	25,393	67,973		447,229		117,835
4. Homeowners multiple peril .....	1,111,279	1,053,574		587,074	1,202,923	(493,887)		1,110,405	276,557	87,038	147,298		211,839		50,250
5.1 Commercial multiple peril (non-liability portion) .....	19,787,855	19,811,880		9,845,819	13,424,270	12,800,233		7,862,839	672,901	644,726	1,068,679		3,402,883		897,068
5.2 Commercial multiple peril (liability portion) .....	13,751,982	13,609,659		6,061,229	6,098,293	13,386,583		22,843,342	2,655,121	7,982,127	18,036,270		2,431,516		624,074
6. Mortgage guaranty .....															
8. Ocean marine .....															
9. Inland marine .....	3,177,994	3,093,679		1,526,448	1,390,269	1,350,409		95,411	22,551	16,152	11,671		570,359		144,214
10. Financial guaranty .....															
11. Medical professional liability .....															
12. Earthquake .....	22,764	25,235		9,748										3,977	1,033
13. Group accident and health (b) .....															
14. Credit accident and health (group and individual) .....															
15.1 Collectively renewable accident and health (b) .....															
15.2 Non-cancelable accident and health(b) .....															
15.3 Guaranteed renewable accident and health(b) .....															
15.4 Non-renewable for stated reasons only (b) .....															
15.5 Other accident only .....															
15.6 Medicare Title XVIII exempt from state taxes or fees .....															
15.7 All other accident and health (b) .....															
15.8 Federal employees health benefits plan premium (b) .....															
16. Workers' compensation .....	19,288,925	20,182,167		7,745,416	11,050,556	8,222,991		51,197,820	1,391,400	898,010	4,540,631		1,783,147		1,074,947
17.1 Other Liability - occurrence .....	11,277,429	10,744,793		5,337,451	11,382,815	11,776,551		7,452,045	797,217	(293,812)	2,654,719		1,888,665		511,734
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 .....	162,715,364	149,957,756		73,205,215	93,337,894	114,770,136		104,308,892	6,219,030	9,698,003	19,049,621		25,779,987		7,382,898
19.3 Commercial auto no-fault (personal injury protection) .....															
19.4 Other commercial auto liability .....	25,901,409	24,385,760		12,801,038	17,862,013	19,534,413		25,605,550	1,979,263	2,357,584	6,434,384		4,040,834		1,175,309
21.1 Private passenger auto physical damage .....	95,356,273	88,993,659		42,755,278	53,556,734	54,553,767		3,787,186	475,309	568,088	678,649		15,139,490		4,326,746
21.2 Commercial auto physical damage .....	9,984,691	9,843,096		4,841,160	5,064,090	5,320,168		729,568	160,520	169,884	108,127		1,550,460		453,105
22. Aircraft (all perils) .....															
23. Fidelity .....	164,915	162,782		77,376	(1,500)	(6,613)		33,402		715	4,855		27,969		7,484
24. Surety .....															
26. Burglary and theft .....	18,968	18,432		7,021				1,525	1,578		85		90		3,325
27. Boiler and machinery .....															
28. Credit .....															
29. International .....															
30. Warranty .....															
34. Aggregate write-ins for other lines of business .....															
35. TOTALS (a) .....	366,143,740	345,442,510		166,467,951	217,440,813	243,494,715		225,947,254	14,716,182	22,035,336	52,895,118		57,449,545		16,812,273
<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 2019 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 2019									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 .....		84,838	76,704		49,362		(4,922)	256		(332)	16	14,053	1,289	
2.1 Allied lines .....		92,104	84,448		46,729	763,200	561,306	3,327	7,478	(8,648)	595	15,395	1,400	
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) .....		1,730,520	1,550,300		885,385	988,462	784,053	238,267	40,329	30,030	29,660	296,367	26,302	
5.2 Commercial multiple peril (liability portion) .....		3,965,703	3,751,917		1,665,761	1,443,285	963,629	3,039,136	529,044	39,059	2,544,265	690,378	60,274	
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....		1,021,733	1,009,125		511,759	469,195	551,538	121,371	4,971	11,835	10,280	175,662	15,529	
10. Financial guaranty .....														
11. Medical professional liability .....														
12. Earthquake .....		9,086	6,868		7,856								1,607	
13. Group accident and health (b) .....													138	
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....													400	
16. Workers' compensation .....														
17.1 Other Liability - occurrence .....		2,626,382	2,483,758		1,217,754	484,319	472,962	1,306,789	92,741	(3,684)	1,232,184	436,433	39,918	
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 .....		3,424,432	3,142,682		1,639,710	1,557,821	2,948,229	3,363,836	155,023	533,413	850,034	540,364	52,047	
21.1 Private passenger auto physical damage .....														
21.2 Commercial auto physical damage .....		2,291,438	2,040,635		1,124,473	1,033,112	1,200,211	256,076	22,993	35,343	30,414	363,854	34,827	
22. Aircraft (all perils) .....														
23. Fidelity .....		11,729	10,747		5,782		(115)	2,399		.78	349	2,027	178	
24. Surety .....														
26. Burglary and theft .....		683	676		337		.1	.2					10	
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....		15,258,648	14,157,860		7,154,909	6,739,392	7,476,891	8,331,458	852,579	637,094	4,697,797	2,536,262	232,314	
<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 2019 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 2019							NAIC Company Code	32700	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire		375,940	426,125		206,018	278,775	289,227	16,013	5,107	5,772	1,141	69,637	11,475
2.1 Allied lines		804,272	837,726		388,873	78,801	84,946	602,102	1,116	(13,162)	36,659	148,357	24,273
2.2 Multiple peril crop													
2.3 Federal flood													
2.4 Private crop													
2.5 Private flood													
3. Farmowners multiple peril		3,666,414	3,407,952		1,619,242	1,120,206	1,195,331	516,593	31,957	42,832	52,689	647,974	108,885
4. Homeowners multiple peril		403,961	399,388		208,672	496,557	627,633	378,437	76,546	90,079	42,342	78,182	12,079
5.1 Commercial multiple peril (non-liability portion)		20,090,044	19,696,693		9,852,819	11,510,003	11,197,782	5,261,033	540,861	446,044	754,370	3,707,916	600,819
5.2 Commercial multiple peril (liability portion)		13,548,159	13,589,288		6,109,534	3,293,455	8,235,867	20,279,993	3,360,886	6,767,714	16,712,697	2,548,329	407,207
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		2,664,943	2,634,192		1,264,241	710,108	672,039	85,874	16,524	14,179	8,709	507,136	79,859
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		524,131	545,616		246,077								95,908
13. Group accident and health (b)													15,746
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancelable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		11,846,401	12,459,021		5,424,486	6,803,244	(614,492)	34,666,616	757,086	(124,062)	2,983,023	1,118,175	420,407
17.1 Other Liability - occurrence		7,261,598	6,945,954		3,591,318	2,430,873	(3,542,917)	4,458,740	339,516	78,773	626,624	1,206,926	216,556
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)						13,617	24,042	11,455	2,209	6,965	6,204		
19.2 Other private passenger auto liability		41,561,920	39,907,239		17,792,759	24,228,711	26,597,325	29,122,765	1,254,800	1,540,844	5,331,134	6,693,206	1,234,345
19.3 Commercial auto no-fault (personal injury protection)						10,000	11,067	9,271	231	1,112	2,131		
19.4 Other commercial auto liability		17,276,546	16,632,393		8,370,448	10,546,379	8,936,257	16,305,282	955,453	553,011	4,030,064	2,727,042	513,117
21.1 Private passenger auto physical damage		35,574,206	33,946,640		15,057,677	21,835,702	22,176,417	779,048	176,376	203,480	194,621	5,735,767	1,055,985
21.2 Commercial auto physical damage		12,133,231	11,790,808		6,073,438	8,263,366	9,074,231	1,753,643	85,550	164,203	224,513	1,908,146	360,704
22. Aircraft (all perils)													
23. Fidelity		147,454	135,881		76,812	26,078	279,387	258,666	10,256	47,826	40,848	27,422	4,371
24. Surety													
26. Burglary and theft		30,350	32,669		13,191		664	82		(1)	5	5,636	912
27. Boiler and machinery													
28. Credit													
29. International													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		167,909,570	163,387,584		76,295,606	91,645,875	85,244,806	114,505,614	7,614,475	9,825,607	31,047,774	27,225,759	5,066,741
<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 2019 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							2019	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										37	
2.2 Multiple peril crop .....												6	
2.3 Federal flood .....													
2.4. Private crop .....													
2.5. Private flood .....													
3. Farmowners multiple peril .....													
4. Homeowners multiple peril .....	259,158	266,329										12,365	
5.1 Commercial multiple peril (non-liability portion) .....													
5.2 Commercial multiple peril (liability portion) .....													
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....	5,201	5,279										248	
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....	33	33										9	
13. Group accident and health (b) .....												2	
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....												2,318	
17.1 Other Liability - occurrence .....	1,144,265	1,152,571										54,596	
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 .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....	1,408,773	1,424,328										69,535	
<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 2019 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							2019	NAIC Company Code	32700				
Line of Business				3	4	5	6	7	8	9	10	11	12				
				1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees		
1. Fire .....	56,622	74,323			26,244		74,994		28,396	4,228		(3,134)	310	9,538	877		
2.1 Allied lines .....	135,160	153,996			70,410		13,312		8,947	3,778		(412)	244	23,482	2,093		
2.2 Multiple peril crop .....																	
2.3 Federal flood .....																	
2.4 Private crop .....																	
2.5 Private flood .....																	
3. Farmowners multiple peril .....	3,998,837	3,626,651			1,720,328		1,902,748		1,799,384	549,083		19,780	15,264	56,945	712,668	61,928	
4. Homeowners multiple peril .....	387,223	387,281			203,938		182,701		178,551	28,630		9,684	7,657	5,179	73,184	5,997	
5.1 Commercial multiple peril (non-liability portion) .....	11,897,094	11,194,424			5,749,214		9,055,341		12,501,711	5,884,445		276,000	818,597	816,499	2,108,442	184,244	
5.2 Commercial multiple peril (liability portion) .....	5,151,330	4,972,588			2,472,171		2,244,793		2,055,474	5,453,092		546,009	105,400	4,388,648	932,429	79,776	
6. Mortgage guaranty .....																	
8. Ocean marine .....																	
9. Inland marine .....	2,053,338	2,039,789			1,012,759		6,665,532		6,471,632	(65,002)		113,258	116,208	14,123	378,772	31,799	
10. Financial guaranty .....																	
11. Medical professional liability .....																	
12. Earthquake .....	35,279	34,670			18,205										6,485	546	
13. Group accident and health (b) .....																	
14. Credit accident and health (group and individual) .....																	
15.1 Collectively renewable accident and health (b) .....																	
15.2 Non-cancelable accident and health(b) .....																	
15.3 Guaranteed renewable accident and health(b) .....																	
15.4 Non-renewable for stated reasons only (b) .....																	
15.5 Other accident only .....																	
15.6 Medicare Title XVIII exempt from state taxes or fees .....																	
15.7 All other accident and health (b) .....																	
15.8 Federal employees health benefits plan premium (b) .....																	
16. Workers' compensation .....	4,559,397	4,792,712			1,844,328		2,212,230		2,372,807	7,793,422		129,611	111,757	680,884	476,095	118,359	
17.1 Other Liability - occurrence .....	4,301,481	4,010,445			2,043,016		1,323,233		23,294	4,134,858		59,462	(20,117)	280,142	719,293	66,615	
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 .....	21,236,602	19,717,811			8,885,503		12,659,190		14,719,396	15,545,522		368,085	611,639	2,713,424	3,413,004	328,880	
19.3 Commercial auto no-fault (personal injury protection) .....																	
19.4 Other commercial auto liability .....	5,830,910	5,680,961			2,646,806		4,222,312		3,330,176	5,699,821		198,687	41,633	1,440,171	955,417	90,300	
21.1 Private passenger auto physical damage .....	28,506,422	26,112,632			11,868,029		16,392,701		16,674,310	588,529		85,995	120,026	148,974	4,589,969	441,464	
21.2 Commercial auto physical damage .....	7,121,866	6,825,809			3,222,518		3,631,818		4,064,479	551,499		28,310	61,458	70,363	1,158,357	110,292	
22. Aircraft (all perils) .....																	
23. Fidelity .....	30,172	27,974			13,981				(30,626)	(17,115)			588	2,040	5,676	467	
24. Surety .....																	
26. Burglary and theft .....	5,149	6,831			947					1			12		1	1,000	.80
27. Boiler and machinery .....																	
28. Credit .....																	
29. International .....																	
30. Warranty .....																	
34. Aggregate write-ins for other lines of business .....																	
35. TOTALS (a) .....	95,306,881	89,658,897			41,798,396		60,600,699		64,230,928	46,167,824		1,835,660	1,994,537	10,625,142	15,563,811	1,523,716	
<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 2019 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 2019							NAIC Company Code	32700	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire		60,142	53,621		29,950		70	178		4	11	11,486	1,471
2.1 Allied lines		180,783	161,267		91,101	17,363	26,471	18,203	2,438	2,811	1,111	34,494	4,423
2.2 Multiple peril crop													
2.3 Federal flood													
2.4 Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)		3,525,742	3,403,967		1,851,498	982,115	1,483,507	815,697	16,477	70,929	90,549	690,184	86,252
5.2 Commercial multiple peril (liability portion)		1,537,678	1,625,560		677,789	1,318,311	(23,200)	747,135	280,301	(906,749)	624,692	308,148	37,617
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		506,992	509,607		274,591	100,415	106,618	42,793	462	1,049	3,622	101,450	12,403
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		7,733	10,595		4,617								1,538
13. Group accident and health (b)													189
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancelable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		1,129,632	1,203,258		489,029	610,718	(50,685)	2,102,467	86,912	14,378	187,188	136,821	53,287
17.1 Other Liability - occurrence		1,123,057	1,123,389		499,729	167,420	19,023	445,459	41,254	(159,377)	293,968	210,285	27,474
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)		28,597	28,212		14,443	35,033	54,963	36,496		6,252	8,398	4,944	700
19.4 Other commercial auto liability		1,298,306	1,289,970		638,612	683,592	725,840	743,611	137,314	137,821	168,779	225,487	31,761
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage		1,005,481	1,003,811		503,634	524,134	556,645	74,305	20,880	21,273	10,463	174,963	24,597
22. Aircraft (all perils)													
23. Fidelity		14,094	13,446		7,583		(221)	2,758		81	401	2,780	345
24. Surety													
26. Burglary and theft		2,034	1,887		1,483		1	10			1	399	50
27. Boiler and machinery													
28. Credit													
29. International													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		10,420,271	10,428,591		5,084,060	4,439,101	2,899,031	5,029,112	586,038	(811,529)	1,389,183	1,902,979	280,567
<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 2019 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 2019							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 .....	159,824	171,474			.98,493		.628	.494		.2	.33	29,040	3,413	
2.1 Allied lines .....	339,085	308,968			202,087	690,434	785,476	103,885	6,762	12,663	6,608	62,088	7,241	
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 .....	(1,776)	(1,776)											(318)	(38)
5.1 Commercial multiple peril (non-liability portion) .....	14,734,064	14,319,801			7,490,508	5,227,835	5,135,714	2,333,106	187,945	272,868	349,423	2,738,195	314,648	
5.2 Commercial multiple peril (liability portion) .....	6,141,498	5,997,402			2,939,501	2,141,074	3,861,222	6,423,042	835,543	2,109,900	5,146,189	1,161,974	131,152	
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....	1,545,580	1,430,754												
10. Financial guaranty .....														
11. Medical professional liability .....														
12. Earthquake .....	460,362	468,459												
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	1,537,248	1,596,230												
17.1 Other Liability - occurrence .....	2,920,682	2,807,219												
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) .....	486,240	472,863												
19.4 Other commercial auto liability .....	14,328,555	13,303,621												
21.1 Private passenger auto physical damage .....														
21.2 Commercial auto physical damage .....	7,524,608	7,059,920												
22. Aircraft (all perils) .....														
23. Fidelity .....	25,719	24,988												
24. Surety .....														
26. Burglary and theft .....	4,030	3,415												
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	50,205,720	47,963,338												
<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 2019 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								2019	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 .....													393	
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-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....														
17.1 Other Liability - occurrence .....														
17.2 Other Liability - claims made .....														
17.3 Excess workers' compensation .....														
18. Products liability .....														
19.1 Private passenger auto no-fault (personal injury protection) .....														
19.2 Other private passenger auto liability .....														
19.3 Commercial auto no-fault (personal injury protection) .....														
19.4 Other commercial auto liability .....														
21.1 Private passenger auto physical damage .....														
21.2 Commercial auto physical damage .....														
22. Aircraft (all perils) .....														
23. Fidelity .....														
24. Surety .....														
26. Burglary and theft .....														
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....													785	
35. TOTALS (a) .....														
<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 2019 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 2019							NAIC Company Code	32700	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire .....		339,148	287,040		179,077	22,348	50,307	28,462	1,911	3,657	1,791	60,081	6,650
2.1 Allied lines .....		662,894	549,568		366,130	442,362	535,467	190,753	4,280	7,750	11,734	114,147	12,984
2.2 Multiple peril crop .....													
2.3 Federal flood .....													
2.4 Private crop .....													
2.5 Private flood .....													
3. Farmowners multiple peril .....		6,208,418	5,751,695		2,844,282	6,304,406	6,977,492	2,022,659	58,642	140,049	209,112	1,126,645	121,602
4. Homeowners multiple peril .....		1,165,443	1,160,903		619,786	1,004,371	749,716	570,651	67,062	37,327	.75,617	225,880	22,855
5.1 Commercial multiple peril (non-liability portion) .....		31,456,340	30,605,963		15,409,549	21,215,947	24,600,047	13,021,724	634,701	1,451,882	2,474,270	5,681,758	616,832
5.2 Commercial multiple peril (liability portion) .....		16,661,162	16,582,205		7,106,349	2,969,961	4,887,432	13,653,256	1,705,410	2,524,762	10,990,312	3,098,861	326,336
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....		4,658,319	4,516,084		2,138,612	1,948,984	1,970,636	238,340	43,040	.47,106	.24,286	876,344	91,241
10. Financial guaranty .....													
11. Medical professional liability .....		2,095	2,418		1,105								336
12. Earthquake .....													41
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....		20,528,558	20,695,985		8,217,642	9,240,850	7,095,967	57,219,107	1,004,368	519,628	5,109,199	2,272,301	.75,884
16. Workers' compensation .....		11,480,980	11,009,004		5,435,443	3,338,244	2,252,211	4,650,666	.93,108	(292,645)	795,691	1,961,401	224,874
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) .....		13,635,119	13,091,581		5,186,203	7,959,484	7,981,246	3,626,791	600,347	694,405	2,099,685	2,272,731	306,216
19.2 Other private passenger auto liability .....		43,578,966	41,561,604		16,599,752	24,340,646	27,809,556	33,449,179	1,442,421	1,851,562	6,855,873	7,268,100	853,566
19.3 Commercial auto no-fault (personal injury protection) .....		1,243,081	1,219,912		564,891	637,460	635,334	608,198	49,537	108,585	142,033	206,792	.28,179
19.4 Other commercial auto liability .....		13,659,794	13,131,659		6,250,982	6,837,331	12,463,409	14,325,468	786,307	1,957,384	3,247,797	2,276,412	267,550
21.1 Private passenger auto physical damage .....		62,051,219	58,944,473		23,403,259	39,619,916	40,555,689	1,210,770	331,810	426,651	314,605	10,363,431	1,215,376
21.2 Commercial auto physical damage .....		14,101,718	13,402,100		6,590,827	9,649,841	10,148,191	607,873	46,704	.99,136	116,207	2,314,858	276,205
22. Aircraft (all perils) .....													
23. Fidelity .....		149,380	138,174		62,293	(349)	(36,367)	(4,737)	.12	.918	4,268	27,474	2,926
24. Surety .....													
26. Burglary and theft .....		42,403	41,923		18,485	(256)	2,845	107			.6	7,868	831
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....		241,625,037	232,692,292		100,994,665	135,531,545	148,679,179	145,419,266	6,869,659	9,578,156	32,472,486	40,155,422	4,450,147
<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 2019 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 2019								NAIC Company Code	32700
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 1 Direct Premiums Written	4 2 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Unearned Premium Reserves	6 Direct Losses Paid (deducting salvage)	7 Direct Losses Incurred	8 Direct Losses Unpaid	9 Direct Defense and Cost Containment Expense Paid	10 Direct Defense and Cost Containment Expense Incurred	11 Direct Defense and Cost Containment Expense Unpaid	12 Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....													890
2.1 Allied lines .....													
2.2 Multiple peril crop .....													
2.3 Federal flood .....													
2.4. Private crop .....													
2.5. Private flood .....													
3. Farmowners multiple peril .....													250
4. Homeowners multiple peril .....													890
5.1 Commercial multiple peril (non-liability portion) .....													250
5.2 Commercial multiple peril (liability portion) .....													
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....													
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													2,280
35. TOTALS (a) .....													
<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 2019 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 2019							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 .....	225,836	206,745			114,506	1,768	2,040	.666		.11	.43	39,954	4,478	
2.1 Allied lines .....	411,968	371,158			205,917	108,363	297,966	199,964	2,012	13,309	12,115	72,881	8,169	
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) .....	13,680,241	13,063,594			7,146,737	48,765	(30,198)	(859)	16,576	8,424		273,059	2,384,751	
5.2 Commercial multiple peril (liability portion) .....	8,214,756	8,216,965			3,790,357	5,075,162	5,514,280	1,929,298	268,493	345,292	1,922,227	4,870,099	1,481,506	
6. Mortgage guaranty .....													162,895	
8. Ocean marine .....														
9. Inland marine .....	1,840,370	1,752,110				923,818	722,590	736,734	120,748	8,682	10,209	11,597	336,209	36,494
10. Financial guaranty .....														
11. Medical professional liability .....														
12. Earthquake .....	339,091	371,113				169,855							57,573	6,724
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	3,781,795	4,029,891				1,651,735	3,082,460	230,721	18,412,477	203,399	(149,185)	1,609,577	382,223	75,528
17.1 Other Liability - occurrence .....	3,441,477	3,385,688				1,696,035	768,073	(673,350)	1,214,836	111,526	(34,636)	430,847	585,970	68,243
17.2 Other Liability - claims made .....														
17.3 Excess workers' compensation .....														
18. Products liability .....														
19.1 Private passenger auto no-fault (personal injury protection) .....														
19.2 Other private passenger auto liability .....	20,439,871	19,044,714				9,355,853	8,980,699	10,498,478	11,119,856	482,494	699,793	1,971,962	3,348,380	405,312
19.3 Commercial auto no-fault (personal injury protection) .....														
19.4 Other commercial auto liability .....	10,604,508	10,318,914				5,325,581	5,346,991	4,680,637	7,694,762	674,767	481,398	1,923,267	1,701,198	210,282
21.1 Private passenger auto physical damage .....	16,735,232	15,540,033				7,526,321	10,192,125	10,638,925	794,655	88,492	134,342	126,297	2,746,090	331,851
21.2 Commercial auto physical damage .....	8,011,165	7,736,641				3,885,356	3,739,788	3,704,160	581,859	51,341	40,835	79,737	1,280,432	158,857
22. Aircraft (all perils) .....														
23. Fidelity .....	.43,763	.46,539				.21,227		(3,302)		.9,008		(14)	1,309	7,628
24. Surety .....														
26. Burglary and theft .....	8,836	8,974				4,418		.8		.20		.1	1,536	175
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	87,778,907	84,093,081				41,817,717	41,288,658	40,094,435	48,141,850	3,231,728	3,474,848	11,313,225	14,426,330	1,741,149
<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 2019 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 2019							NAIC Company Code	32700		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
		1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....		33,119	26,994		17,487	2,346	2,368	78	40	.43	6	6,241	501	
2.1 Allied lines .....		158,713	146,567		75,826	118,974	157,111	42,033	199	2,464	2,595	29,315	2,401	
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 .....		5,977,263	5,512,481		2,949,543	(9,291)	(25,874)	.4,654	.40	(1,843)	534			
5.1 Commercial multiple peril (non-liability portion) .....		2,322,903	2,292,853		1,019,359	4,471,347	4,956,432	1,201,163	74,755	139,052	157,549	1,128,264	90,419	
5.2 Commercial multiple peril (liability portion) .....						657,315	380,368	1,116,533	83,225	(271,329)	913,389	442,488	35,139	
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....		987,744	872,250		440,321	318,977	328,146	28,706	1,903	2,931	3,152	190,596	14,942	
10. Financial guaranty .....														
11. Medical professional liability .....			28,898	19,778		21,708							5,906	
12. Earthquake .....													437	
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....		2,058,000	2,101,741		869,752	641,812	954,855	4,997,024	38,358	.44,260	436,644	221,974	31,132	
17.1 Other Liability - occurrence .....		1,711,296	1,587,220		816,300	35,828	13,673	526,600	24,200	(50,636)	123,658	290,027	25,887	
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 .....		9,561,827	8,801,527		4,077,438	6,287,921	7,032,098	5,837,788	181,592	310,375	1,058,252	1,543,083	144,643	
19.3 Commercial auto no-fault (personal injury protection) .....														
19.4 Other commercial auto liability .....			2,818,830	2,663,232		1,269,822	1,114,750	1,397,502	2,767,166	88,977	159,865	689,448	455,159	.42,641
21.1 Private passenger auto physical damage .....		11,240,112	10,243,611		4,818,091	7,446,458	7,613,508	271,354	52,971	.76,693	.62,076	1,818,190	170,030	
21.2 Commercial auto physical damage .....		3,574,465	3,494,062		1,528,759	3,604,959	3,487,143	40,600	19,746	.19,728	.24,312	574,345	54,071	
22. Aircraft (all perils) .....														
23. Fidelity .....			14,400	12,303		6,284		.409	2,820		151	.410	2,680	218
24. Surety .....														
26. Burglary and theft .....			1,651	1,817		635		.2	.11		.1		306	.25
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....		40,489,222	37,776,436		17,911,324	24,691,396	26,297,742	16,836,531	566,005	431,753	3,472,026	6,708,572	612,485	
<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 2019 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 2019								NAIC Company Code	32700
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 1 Direct Premiums Written	4 2 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Unearned Premium Reserves	6 Direct Losses Paid (deducting salvage)	7 Direct Losses Incurred	8 Direct Losses Unpaid	9 Direct Defense and Cost Containment Expense Paid	10 Direct Defense and Cost Containment Expense Incurred	11 Direct Defense and Cost Containment Expense Unpaid	12 Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....													2,270
2.1 Allied lines .....													
2.2 Multiple peril crop .....													
2.3 Federal flood .....													
2.4 Private crop .....													
2.5 Private flood .....													
3. Farmowners multiple peril .....													
4. Homeowners multiple peril .....													2,270
5.1 Commercial multiple peril (non-liability portion) .....													
5.2 Commercial multiple peril (liability portion) .....													
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....													
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....													4,540
<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 2019 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 2019								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 .....													655
5.1 Commercial multiple peril (non-liability portion) .....													
5.2 Commercial multiple peril (liability portion) .....													
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....													
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													1,510
35. TOTALS (a) .....													
<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 2019 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								2019	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 .....	264,127	256,839		120,344	1,380	(1,079)	809	2,527	2,330	51	54,606	6,081		
2.1 Allied lines .....	473,576	455,075		202,074	133,937	129,926	46,728	1,793	608	2,887	97,947	10,903		
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 .....	51,518,581	47,839,736		27,207,410	25,744,682	21,930,519	3,128,186	590,852	212,887	372,643	9,346,617	1,309,792		
5.1 Commercial multiple peril (non-liability portion) .....	22,144,092	20,746,876		10,922,254	15,818,995	15,715,480	8,974,098	340,522	437,431	1,057,498	4,572,247	509,830		
5.2 Commercial multiple peril (liability portion) .....	11,878,226	11,706,875		5,349,226	3,793,576	7,023,490	12,544,821	1,477,963	3,727,163	10,118,756	2,512,382	273,476		
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....	4,340,152	4,147,398		2,120,171	1,939,175	1,856,503	222,348	34,211	31,438	23,068	890,972	99,925		
10. Financial guaranty .....														
11. Medical professional liability .....														
12. Earthquake .....	302,241	295,000		142,591								57,720		
13. Group accident and health (b) .....												6,959		
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	7,362,798	7,769,992		2,873,211	6,162,834	(95,608)	16,792,187	350,240	(297,435)	1,519,000	777,650	172,342		
17.1 Other Liability - occurrence .....	7,924,997	7,405,668		3,809,903	1,180,180	8,126,673	10,343,795	562,330	754,943	1,597,617	1,432,995	182,460		
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 .....	29,252,100	27,522,259		12,988,641	14,151,194	15,878,473	14,183,973	740,931	975,949	2,471,498	5,471,594	701,319		
19.3 Commercial auto no-fault (personal injury protection) .....														
19.4 Other commercial auto liability .....	19,071,448	17,676,585		9,273,503	7,634,198	13,155,447	15,609,892	537,426	1,864,787	3,850,409	3,373,927	457,181		
21.1 Private passenger auto physical damage .....	26,506,740	24,773,413		11,531,336	16,030,274	16,012,674	726,707	99,671	103,985	165,497	4,636,198	610,273		
21.2 Commercial auto physical damage .....	10,568,912	9,721,128		5,078,016	8,268,916	8,574,160	552,946	25,012	60,274	105,252	1,786,732	243,331		
22. Aircraft (all perils) .....														
23. Fidelity .....	95,058	89,852		44,303		(2,025)	19,606			525	2,849	19,721	2,189	
24. Surety .....														
26. Burglary and theft .....	19,827	18,865		12,439	(159)	(153)	55			(1)	3	4,073	456	
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	191,722,874	180,425,561		91,675,422	100,880,091	108,335,345	83,156,066	4,770,029	7,885,193	21,290,788	35,035,378	4,586,515		
<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 2019 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									2019	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						251	2,455	2,210	10,535	1,292				
1. Fire .....	72,563	57,995		26,941	71,566	106,878	35,402						2,210	10,535	1,292	
2.1 Allied lines .....	173,966	132,749		64,177		2,456	4,535						107	274	25,393	3,097
2.2 Multiple peril crop .....																
2.3 Federal flood .....																
2.4 Private crop .....																
2.5 Private flood .....																
3. Farmowners multiple peril .....	1,478,815	1,369,918		645,887	604,577	681,579	230,649	1,788	9,385	23,802	274,335		26,327			
4. Homeowners multiple peril .....	4,297,671	3,959,470		2,005,235	2,068,344	2,936,980	1,269,960	41,486	145,632	1,090	18,315	(29)				
5.1 Commercial multiple peril (non-liability portion) .....	2,226,419	2,130,978		999,096	444,850	1,091,671	1,911,314	209,813	679,058	147,128	792,569	76,511				
5.2 Commercial multiple peril (liability portion) .....											1,522,805	419,618	39,637			
6. Mortgage guaranty .....																
8. Ocean marine .....																
9. Inland marine .....	655,974	619,003		280,342	195,913	188,268	20,647	13,210	12,964	2,226	125,803		11,678			
10. Financial guaranty .....																
11. Medical professional liability .....																
12. Earthquake .....	1,565	1,147			1,348									281		28
13. Group accident and health (b) .....																
14. Credit accident and health (group and individual) .....																
15.1 Collectively renewable accident and health (b) .....																
15.2 Non-cancelable accident and health(b) .....																
15.3 Guaranteed renewable accident and health(b) .....																
15.4 Non-renewable for stated reasons only (b) .....																
15.5 Other accident only .....																
15.6 Medicare Title XVIII exempt from state taxes or fees .....																
15.7 All other accident and health (b) .....																
15.8 Federal employees health benefits plan premium (b) .....																
16. Workers' compensation .....																
17.1 Other Liability - occurrence .....	1,637,985	1,633,896		813,645	2,115	26,270	2,008,105	28,327	4,067	145,934	286,419		29,161			
17.2 Other Liability - claims made .....																
17.3 Excess workers' compensation .....																
18. Products liability .....																
19.1 Private passenger auto no-fault (personal injury protection) .....	735,862	700,601		304,594	638,021	610,317	344,012	37,347	38,768	194,464	125,457		13,101			
19.2 Other private passenger auto liability .....	4,459,295	4,213,272		1,862,410	1,775,750	3,520,050	5,140,039	100,691	474,374	1,109,225	758,910	79,388				
19.3 Commercial auto no-fault (personal injury protection) .....	99,011	98,254		44,844	77,991	83,265	34,802	2,004	6,711	8,543	16,978	1,763				
19.4 Other commercial auto liability .....	1,787,664	1,721,776		808,440	951,398	185,666	924,074	77,276	(110,840)	213,405	305,217	31,826				
21.1 Private passenger auto physical damage .....	7,690,390	7,124,048		3,248,154	4,693,072	4,808,846	189,120	37,307	48,572	39,464	1,307,898	136,911				
21.2 Commercial auto physical damage .....	2,773,577	2,748,752		1,173,060	2,846,013	2,869,082	49,853	6,139	10,697	17,580	472,705	49,378				
22. Aircraft (all perils) .....																
23. Fidelity .....	19,716	21,304		8,082		(1,313)	4,043			12	588	3,797		351		
24. Surety .....																
26. Burglary and theft .....	4,193	4,068		2,522		4	12						1	786		.75
27. Boiler and machinery .....																
28. Credit .....																
29. International .....																
30. Warranty .....																
34. Aggregate write-ins for other lines of business .....																
35. TOTALS (a) .....	28,114,666	26,537,231		12,288,777	14,762,111	17,171,081	12,334,771	590,261	1,323,051	3,445,962	4,926,670	500,523				
<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 2019 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								2019	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 .....	180,131	162,946		88,469		177		534		9	.33	33,730	2,891	
2.1 Allied lines .....	267,667	252,329		128,546	72,007	166,302	872,769	60,649	51,775	.52,672	.50,397	4,297		
2.2 Multiple peril crop .....														
2.3 Federal flood .....														
2.4. Private crop .....														
2.5 Private flood .....														
3. Farmowners multiple peril .....	3,984,034	3,840,741		1,931,327	2,044,609	3,003,946	1,587,268	72,700	175,316	160,656	842,501	63,951		
4. Homeowners multiple peril .....	305,988	315,503		147,226	182,180	124,365	38,232	21,261	13,525	6,263	.59,075	4,912		
5.1 Commercial multiple peril (non-liability portion) .....	27,752,876	27,318,015		13,246,065	9,000,112	12,266,632	7,855,187	387,319	780,375	956,012	5,251,287	445,484		
5.2 Commercial multiple peril (liability portion) .....	11,057,307	10,895,594		5,000,666	3,054,490	3,451,285	8,963,223	1,043,371	858,937	7,024,048	2,128,157	177,490		
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....	2,755,080	2,722,959		1,300,101	615,049	875,116	394,236	17,010	38,026	32,560	542,371	.44,224		
10. Financial guaranty .....														
11. Medical professional liability .....														
12. Earthquake .....	337,955	346,807		137,420								.64,597	5,425	
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....														
17.1 Other Liability - occurrence .....	7,475,326	7,198,293		3,674,780	364,707	(411,685)	3,731,288	.95,580	(206,850)	680,784	1,302,605	119,993		
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 .....	13,987,775	14,000,407		4,788,790	(2,057)	(19,875)	.90,251	2,368	2,839	6,606				
19.3 Commercial auto no-fault (personal injury protection) .....														
19.4 Other commercial auto liability .....	10,337,343	10,248,158		4,931,284	8,668,267	11,137,444	13,603,271	635,961	1,070,324	2,516,581	2,357,045	224,529		
21.1 Private passenger auto physical damage .....	11,484,561	11,535,452		3,911,279	10,000	7,403	(729)	.84	(166)					
21.2 Commercial auto physical damage .....	6,504,958	6,583,181		3,069,308	7,396,956	7,511,049	167,593	.50,789	.58,177	.64,889	1,939,317	184,348		
22. Aircraft (all perils) .....														
23. Fidelity .....	137,119	136,339		63,667	42,170	9,947	(1,382)	7,135	7,853	4,033	26,208	2,201		
24. Surety .....														
26. Burglary and theft .....	26,646	26,838		10,800		1,934	.69			.4	5,108	428		
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	96,594,765	95,583,561		42,429,726	40,140,768	46,244,197	45,752,476	2,967,672	3,362,657	13,590,042	17,369,159	1,553,280		
<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 2019 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 2019								NAIC Company Code	32700
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 1 Direct Premiums Written	4 2 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Unearned Premium Reserves	6 Direct Losses Paid (deducting salvage)	7 Direct Losses Incurred	8 Direct Losses Unpaid	9 Direct Defense and Cost Containment Expense Paid	10 Direct Defense and Cost Containment Expense Incurred	11 Direct Defense and Cost Containment Expense Unpaid	12 Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....													750
2.1 Allied lines .....													
2.2 Multiple peril crop .....													
2.3 Federal flood .....													
2.4. Private crop .....													
2.5. Private flood .....													
3. Farmowners multiple peril .....													
4. Homeowners multiple peril .....													750
5.1 Commercial multiple peril (non-liability portion) .....													
5.2 Commercial multiple peril (liability portion) .....													
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....													
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....													
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....													1,500
<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 2019 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 2019								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		55,398	51,865		26,967		43	166		2		10,136	1,222
2.1 Allied lines		79,274	71,186		37,825	321,574	152,920	15,135	13,049	(348)	1,206	14,599	1,715
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)		1,722,871	1,630,996		893,653	1,974,036	1,454,511	252,314	31,851	210	33,022	317,906	37,630
5.2 Commercial multiple peril (liability portion)		1,045,445	984,832		464,831	473,902	127,456	716,565	99,203	(217,496)	599,399	194,548	22,287
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		179,309	162,645		82,690	100,903	116,436	22,461	3,051	4,568	2,046	33,675	3,496
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake		1,329	716		648							249	27
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancelable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		492,361	532,534		184,677	(196,639)	(209,281)	932,012	15,529	4,537	80,732	48,721	33,355
17.1 Other Liability - occurrence		211,215	204,105		94,980	2,389	5,935	81,129	12,984	8,510	74,007	38,389	4,692
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)		12,811	12,330		5,725		(1,326)	3,155	252	355	672	2,009	273
19.4 Other commercial auto liability		251,513	226,233		116,213	64,012	128,221	127,265	13,202	27,626	29,207	38,853	5,347
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage		301,232	286,288		135,019	112,107	120,720	7,991	917	1,534	1,673	46,808	6,508
22. Aircraft (all perils)													
23. Fidelity		13,969	13,839		7,015		(340)	3,035		.78	441	2,442	267
24. Surety													
26. Burglary and theft		1,495	1,498		899		2	.11			1	265	.29
27. Boiler and machinery													
28. Credit													
29. International													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		4,368,222	4,179,067		2,051,143	2,852,283	1,895,298	2,161,239	190,038	(170,425)	822,416	748,601	116,848
<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 2019 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								2019	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 .....	139,682	143,433		64,310		2,259	394		1	.26	23,739	4,496		
2.1 Allied lines .....	338,058	322,055		145,244	341,116	367,145	41,212	12,348	13,711	2,658	57,794	10,881		
2.2 Multiple peril crop .....														
2.3 Federal flood .....														
2.4. Private crop .....														
2.5 Private flood .....														
3. Farmowners multiple peril .....														
4. Homeowners multiple peril .....	855,424	.787,136		444,378	.315,330	444,557	412,027	189,656	201,595	.48,344	159,715	.27,534		
5.1 Commercial multiple peril (non-liability portion) .....	13,791,171	13,456,222		7,006,439	4,264,231	7,206,433	5,543,419	273,840	612,634	.652,839	2,384,819	443,902		
5.2 Commercial multiple peril (liability portion) .....	8,721,616	8,393,188		4,083,407	5,486,555	5,897,417	8,627,458	2,001,732	1,998,526	7,165,277	1,530,434	280,726		
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....	1,418,198	1,368,592		734,717	3,320,661	3,913,911	655,026	76,847	131,974	.60,805	252,316	.45,648		
10. Financial guaranty .....														
11. Medical professional liability .....														
12. Earthquake .....	105,177	.122,952		44,412										
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	5,213,302	5,646,899		2,097,299	2,326,126	(1,117,397)	16,518,810	450,383	.48,904	1,480,224	508,904	(224,789)		
17.1 Other Liability - occurrence .....	6,230,329	6,240,890		2,828,943	4,103,709	5,837,507	7,528,461	695,508	367,807	2,112,839	1,050,348	200,538		
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 .....	53,376,454	49,986,635		23,849,885	33,213,380	34,573,898	28,209,664	1,167,778	1,239,372	5,203,033	8,345,334	1,888,546		
19.3 Commercial auto no-fault (personal injury protection) .....														
19.4 Other commercial auto liability .....	12,034,330	11,216,366		5,872,834	8,060,375	9,798,974	11,257,236	522,666	926,367	2,778,390	1,851,566	413,268		
21.1 Private passenger auto physical damage .....	31,272,094	29,438,862		13,741,927	16,922,095	17,886,561	1,313,833	246,002	318,767	215,478	4,900,483	1,006,568		
21.2 Commercial auto physical damage .....	5,472,347	5,148,023		2,602,656	2,767,257	2,876,244	225,222	51,679	58,803	.40,665	840,497	176,141		
22. Aircraft (all perils) .....														
23. Fidelity .....	.101,086	.95,411		.45,217	.728	(.658)	19,506		.662	2,907	.17,139	3,254		
24. Surety .....														
26. Burglary and theft .....	.34,896	.35,810		.14,167	.10,733	.10,628	.13	.3,975	.4,144	.180	.6,141	1,123		
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	139,104,162	132,402,474		63,575,834	81,142,297	87,690,470	80,357,149	5,697,391	5,919,657	19,766,473	21,946,783	4,281,222		
<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 2019 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 2019							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		40,164	38,767		16,983		34	121		2		8	6,556
2.1 Allied lines		87,810	87,921		39,015	115,472	173,169	60,190	451	3,941	3,689	14,093	2,388
2.2 Multiple peril crop													
2.3 Federal flood													
2.4 Private crop													
2.5 Private flood													
3. Farmowners multiple peril		1,592,377	1,449,406		722,082	681,749	772,366	229,978	3,247	13,317	23,770	269,159	43,297
4. Homeowners multiple peril						8,264	11,586	4,770		8		506	1
5.1 Commercial multiple peril (non-liability portion)		4,240,506	3,963,687		2,065,826	2,076,284	3,061,374	2,129,323	(18,907)	106,818	310,056	721,438	115,303
5.2 Commercial multiple peril (liability portion)		2,239,685	2,172,328		914,439	425,261	991,925	2,056,849	294,794	603,645	1,635,682	382,952	60,901
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine		788,297	752,177		348,381	490,205	494,936	28,230	9,021	10,362	3,632	136,265	21,435
10. Financial guaranty													
11. Medical professional liability													
12. Earthquake													
13. Group accident and health (b)													
14. Credit accident and health (group and individual)													
15.1 Collectively renewable accident and health (b)													
15.2 Non-cancelable accident and health(b)													
15.3 Guaranteed renewable accident and health(b)													
15.4 Non-renewable for stated reasons only (b)													
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees													
15.7 All other accident and health (b)													
15.8 Federal employees health benefits plan premium (b)													
16. Workers' compensation		2,016,983	2,080,788		754,211	478,429	694,944	5,355,410	19,037	9,767	466,706	180,771	60,512
17.1 Other Liability - occurrence		1,649,310	1,558,763		741,436	93,563	66,880	490,567	5,018	(39,623)	91,858	259,887	44,846
17.2 Other Liability - claims made													
17.3 Excess workers' compensation													
18. Products liability													
19.1 Private passenger auto no-fault (personal injury protection)						3,131	4,562	(215)	420	420			
19.2 Other private passenger auto liability		4,171,231	4,678,090		1,298,352	2,475,417	2,883,804	2,316,915	60,660	109,032	405,260	641,929	113,425
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability		2,209,769	2,104,739		975,026	989,464	995,235	1,542,148	73,626	86,382	389,549	336,559	60,086
21.1 Private passenger auto physical damage		6,392,288	7,004,442		2,018,086	3,932,455	4,084,393	221,567	29,322	40,559	39,137	989,842	173,817
21.2 Commercial auto physical damage		3,413,658	3,225,530		1,555,623	2,125,882	2,000,095	110,426	7,453	(10,325)	21,092	517,103	92,821
22. Aircraft (all perils)													
23. Fidelity		13,905	13,280		6,473	(1,050)	(1,715)	2,726		32	396	2,321	378
24. Surety													
26. Burglary and theft		1,483	1,463		980		1		3			252	40
27. Boiler and machinery													
28. Credit													
29. International													
30. Warranty													
34. Aggregate write-ins for other lines of business													
35. TOTALS (a)		28,857,467	29,131,380		11,456,913	13,894,527	16,233,590	14,549,008	484,143	934,336	3,391,340	4,459,129	790,340
<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 2019 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 2019							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 .....	256,774	244,938			118,572	7,591	11,442	3,107		162	199	52,102	7,328
2.1 Allied lines .....	371,041	382,147			183,724	95,745	492,078	413,333	1,044	24,640	24,972	76,120	10,590
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) .....	18,998,675	18,823,352			9,321,302	5,929,537	8,089,922	5,948,540	369,254	659,760	702,974	3,929,563	542,228
5.2 Commercial multiple peril (liability portion) .....	8,431,429	8,485,425			3,679,543	2,430,423	742,886	8,620,857	1,029,209	(657,110)	6,960,652	1,778,670	240,635
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....	2,978,076	2,997,737			1,420,957	774,459	719,147	151,501	40,267	36,914	14,254	625,261	84,995
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....	363,767	383,426			163,794							76,908	10,382
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	3,014,539	3,371,738			1,183,124	1,347,250	12,233	7,867,326	213,186	52,836	709,402	347,220	86,036
17.1 Other Liability - occurrence .....	4,065,510	3,913,979			1,843,329	1,825,207	1,193,185	2,849,956	179,300	348,355	1,875,068	772,507	116,031
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 .....	10,230,697	9,925,885			4,698,896	6,277,565	5,812,479	9,314,051	631,931	603,954	2,369,928	1,751,761	291,987
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....	6,248,928	5,991,420			2,931,407	2,745,649	3,025,639	348,220	36,913	51,878	53,894	1,066,447	178,346
22. Aircraft (all perils) .....													
23. Fidelity .....	53,538	54,742			23,909		(2,823)	10,895		109	1,583	11,147	1,528
24. Surety .....													
26. Burglary and theft .....	14,672	15,046			8,585		8	43		(1)	2	3,123	419
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....	55,027,646	54,589,834			25,577,140	21,453,424	20,117,277	35,528,873	2,501,818	1,122,743	12,713,463	10,490,828	1,570,505
<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 2019 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 2019							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 .....		154,532	159,456		72,753		(10,170)	442	149	(626)	29	28,852	2,834
2.1 Allied lines .....		292,412	284,682		125,835	87,677	68,694	11,614	1,979	248	746	54,803	5,363
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 .....		(36)	(36)			199,668	(70,015)	226,487	47,679	19,426	24,049	(9)	(1)
5.1 Commercial multiple peril (non-liability portion) .....		7,160,999	6,758,688		3,512,891	1,977,131	1,818,653	1,592,711	32,381	(75,188)	217,405	1,338,771	131,339
5.2 Commercial multiple peril (liability portion) .....		18,824,685	18,049,628		8,149,581	3,148,206	3,210,793	10,831,612	2,294,358	1,653,634	8,695,546	3,622,260	345,261
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....		3,804,816	3,767,367		1,908,523	4,066,514	3,993,102	89,689	30,099	35,779	19,058	722,708	69,784
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....		120,375	123,893		65,972							22,418	2,208
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....		4,630,859	4,923,244		1,913,799	2,056,596	941,616	7,835,595	252,201	110,881	701,990	482,089	84,934
17.1 Other Liability - occurrence .....		4,888,003	4,639,326		2,342,738	319,019	1,066,210	3,001,607	221,396	466,271	1,929,803	869,133	89,650
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....		(1)	(1)			(43,696)	(59,849)	2,608	2,984	(7,348)	1,505	(1)	
19.2 Other private passenger auto liability .....		(13)	(13)			370,991	132,651	368,186	204,735	128,065	87,311	(8)	
19.3 Commercial auto no-fault (personal injury protection) .....		338,075	319,950		164,613	232,254	206,934	247,812	43,484	64,844	57,883	54,637	6,201
19.4 Other commercial auto liability .....		18,815,977	17,530,213		9,246,085	9,555,577	11,160,663	14,022,274	1,212,916	1,495,907	3,235,860	3,066,940	345,101
21.1 Private passenger auto physical damage .....		(3)	(3)			3,513	13,693	(336)	(225)	(677)	(1)		
21.2 Commercial auto physical damage .....		8,224,774	7,706,475		3,974,168	3,991,272	4,242,119	472,426	60,938	70,730	73,866	1,336,815	150,850
22. Aircraft (all perils) .....													
23. Fidelity .....		37,721	37,262		19,748	(2,183)	(4,015)	7,508		87	1,091	7,031	692
24. Surety .....													
26. Burglary and theft .....		3,789	4,585		2,617		2		9		1	691	69
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....		67,296,963	64,304,714		31,499,324	25,962,539	26,711,081	38,710,245	4,405,074	3,962,035	15,046,144	11,607,129	1,234,285
<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 2019 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 2019							NAIC Company Code	32700	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire .....	143,917	120,776		56,853	3,240	3,416	493	.47	52	59	27,977	3,760	
2.1 Allied lines .....	192,153	169,534		85,209	6,894	7,560	4,662	1,518	1,466	407	37,202	5,015	
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 .....	(108)	(109)		11,388	35,971	146,465	204,335	4,949	16,518	.22,759	(30)	(3)	
5.1 Commercial multiple peril (non-liability portion) .....	9,935,368	9,298,100		4,761,006	3,525,184	3,339,540	1,311,313	134,228	155,846	183,158	1,943,265	259,171	
5.2 Commercial multiple peril (liability portion) .....	4,851,145	4,563,846		2,142,802	551,944	1,731,544	3,259,036	128,159	983,961	2,663,730	958,155	157,794	
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....	1,344,482	1,240,804		665,829	495,331	452,168	34,248	30,606	27,609	3,653	267,748	35,259	
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....	108,074	99,548		50,852								21,288	2,834
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	2,021,890	2,122,714		856,979	1,038,206	(105,196)	3,649,849	71,897	(43,841)	329,065	229,960	58,124	
17.1 Other Liability - occurrence .....	2,370,808	2,237,168		1,145,728	220,802	705,037	1,090,502	40,795	373,207	492,270	414,510	67,287	
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 .....	13,324,428	12,635,800		6,416,897	5,446,827	10,552,299	11,300,185	351,371	1,245,495	1,976,535	2,213,987	378,983	
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....	1,117,404	1,153,408		509,835	536,704	516,978	628,034	55,217	48,685	156,164	184,791	32,178	
21.1 Private passenger auto physical damage .....	9,584,128	8,876,293		4,612,413	5,535,064	5,698,945	467,025	37,152	53,657	74,073	1,594,344	261,427	
21.2 Commercial auto physical damage .....	1,002,434	963,784		465,558	579,609	534,896	71,238	21,823	16,934	9,737	165,023	26,374	
22. Aircraft (all perils) .....													
23. Fidelity .....	77,715	76,519		34,795		(2,361)	15,950		350	2,318	15,155	2,038	
24. Surety .....													
26. Burglary and theft .....	5,673	5,732		2,938		8	31			2	1,100	149	
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....	46,079,511	43,563,918		21,819,083	18,002,168	23,617,798	22,059,569	882,416	2,890,726	5,926,091	8,074,476	1,290,392	
<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 2019 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 2019								NAIC Company Code	32700
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 1 Direct Premiums Written	4 2 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Unearned Premium Reserves	6 Direct Losses Paid (deducting salvage)	7 Direct Losses Incurred	8 Direct Losses Unpaid	9 Direct Defense and Cost Containment Expense Paid	10 Direct Defense and Cost Containment Expense Incurred	11 Direct Defense and Cost Containment Expense Unpaid	12 Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire .....													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-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....													
17.1 Other Liability - occurrence .....													
17.2 Other Liability - claims made .....													
17.3 Excess workers' compensation .....													
18. Products liability .....													
19.1 Private passenger auto no-fault (personal injury protection) .....													
19.2 Other private passenger auto liability .....													
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....													
21.1 Private passenger auto physical damage .....													
21.2 Commercial auto physical damage .....													
22. Aircraft (all perils) .....													
23. Fidelity .....													
24. Surety .....													
26. Burglary and theft .....													
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													1,600
35. TOTALS (a) .....													
<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 2019 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 2019							NAIC Company Code	32700	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire .....	204,310	206,168		59,973	154,790	216,570	62,170	769	4,684	3,931	36,281	3,199	
2.1 Allied lines .....	214,834	241,206		73,802	295,504	309,850	79,995	13,642	13,241	4,964	38,833	3,375	
2.2 Multiple peril crop .....													
2.3 Federal flood .....													
2.4. Private crop .....													
2.5 Private flood .....													
3. Farmowners multiple peril .....	2,880,539	2,620,025		1,353,035	1,724,443	2,837,792	1,332,379	34,911	148,520	134,828	520,553	45,269	
4. Homeowners multiple peril .....	292,318	266,359		156,744	253,563	217,384	83,112	(167)	(2,832)	(10,759)	57,509	4,593	
5.1 Commercial multiple peril (non-liability portion) .....	17,125,357	16,464,310		8,230,114	12,519,582	12,476,448	4,340,794	335,126	373,287	650,263	3,138,273	269,130	
5.2 Commercial multiple peril (liability portion) .....	8,055,973	8,016,596		3,530,333	3,170,838	3,076,146	6,093,127	857,719	566,881	4,946,040	1,497,725	126,602	
6. Mortgage guaranty .....													
8. Ocean marine .....													
9. Inland marine .....	1,631,851	1,600,993		766,802	925,291	857,228	124,123	18,459	14,123	11,746	305,187	25,645	
10. Financial guaranty .....													
11. Medical professional liability .....													
12. Earthquake .....	13,248	9,196		5,835								2,498	208
13. Group accident and health (b) .....													
14. Credit accident and health (group and individual) .....													
15.1 Collectively renewable accident and health (b) .....													
15.2 Non-cancelable accident and health(b) .....													
15.3 Guaranteed renewable accident and health(b) .....													
15.4 Non-renewable for stated reasons only (b) .....													
15.5 Other accident only .....													
15.6 Medicare Title XVIII exempt from state taxes or fees .....													
15.7 All other accident and health (b) .....													
15.8 Federal employees health benefits plan premium (b) .....													
16. Workers' compensation .....	4,268,848	4,368,056	916,351	1,696,533	1,601,149	2,055,626	7,869,354	78,311	79,383	701,858	438,478	(87,569)	
17.1 Other Liability - occurrence .....	6,241,452	6,025,202		3,017,568	538,842	2,057,419	3,536,208	59,491	65,789	450,828	1,067,351	98,086	
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 .....	28,253,869	27,286,086		12,184,940	12,446,100	14,882,439	20,407,000	512,979	802,345	3,693,712	4,708,157	444,018	
19.3 Commercial auto no-fault (personal injury protection) .....													
19.4 Other commercial auto liability .....	5,485,818	5,311,919		2,538,825	3,800,321	4,219,058	5,336,482	250,407	295,468	1,299,092	913,792	86,211	
21.1 Private passenger auto physical damage .....	25,644,742	23,937,149		11,132,433	16,062,277	16,662,437	676,486	214,068	267,213	148,950	4,269,025	403,015	
21.2 Commercial auto physical damage .....	4,597,544	4,495,725		2,030,424	2,517,922	2,401,223	83,690	22,952	16,306	27,385	765,800	72,252	
22. Aircraft (all perils) .....													
23. Fidelity .....	42,689	38,580		19,538		194	8,513	(48)	295	1,237	7,813	671	
24. Surety .....													
26. Burglary and theft .....	8,325	8,253		2,805		12	23				1	1,544	131
27. Boiler and machinery .....													
28. Credit .....													
29. International .....													
30. Warranty .....													
34. Aggregate write-ins for other lines of business .....													
35. TOTALS (a) .....	104,961,717	100,895,824	916,351	46,799,704	56,078,137	62,434,101	50,239,860	2,410,496	2,711,097	12,160,059	17,768,821	1,494,835	
<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 2019 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		2019	NAIC Company Code	32700			
		Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12
		1	2	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees	
1. Fire .....	3,996,375	3,900,568			1,919,904	956,818	1,118,602	239,564	28,215	37,621	13,403	723,016	110,800	
2.1 Allied lines .....	7,532,140	7,168,088			3,671,000	4,550,259	4,687,376	2,973,303	148,031	98,476	182,423	1,356,523	196,977	
2.2 Multiple peril crop .....														
2.3 Federal flood .....														
2.4 Private crop .....														
2.5 Private flood .....														
3. Farmowners multiple peril .....	26,406,017	24,663,010			12,055,457	16,834,291	19,415,019	7,117,099	269,533	570,076	729,775	4,841,065	589,344	
4. Homeowners multiple peril .....	85,600,007	81,420,061			44,875,779	62,175,991	51,824,718	14,259,809	2,280,085	1,164,580	1,670,744	15,493,022	2,058,928	
5.1 Commercial multiple peril (non-liability portion) .....	291,860,207	282,762,420			143,837,305	155,442,153	171,345,564	94,823,757	7,207,902	10,140,852	13,058,707	53,850,094	7,212,546	
5.2 Commercial multiple peril (liability portion) .....	180,094,665	177,158,970			80,015,298	59,118,890	79,263,704	169,463,144	27,049,749	35,119,893	135,836,886	33,753,585	4,534,230	
6. Mortgage guaranty .....														
8. Ocean marine .....														
9. Inland marine .....	45,226,622	43,838,090			21,746,401	28,122,436	28,000,250	2,668,535	525,642	567,298	289,599	8,582,643	1,113,971	
10. Financial guaranty .....														
11. Medical professional liability .....													564,305	73,911
12. Earthquake .....	3,033,223	3,138,021			1,439,279									
13. Group accident and health (b) .....														
14. Credit accident and health (group and individual) .....														
15.1 Collectively renewable accident and health (b) .....														
15.2 Non-cancelable accident and health(b) .....														
15.3 Guaranteed renewable accident and health(b) .....														
15.4 Non-renewable for stated reasons only (b) .....														
15.5 Other accident only .....														
15.6 Medicare Title XVIII exempt from state taxes or fees .....														
15.7 All other accident and health (b) .....														
15.8 Federal employees health benefits plan premium (b) .....														
16. Workers' compensation .....	97,642,143	102,016,973			933,653	40,071,972	50,197,007	21,204,233	255,510,090	5,334,465	1,401,605	22,624,160	9,947,550	2,004,002
17.1 Other Liability - occurrence .....	104,746,777	100,662,372				49,792,227	37,945,631	37,134,836	73,082,048	5,915,178	1,733,975	24,529,230	18,098,014	2,668,017
17.2 Other Liability - claims made .....														
17.3 Excess workers' compensation .....														
18. Products liability .....														
19.1 Private passenger auto no-fault (personal injury protection) .....	21,754,670	21,482,352				8,468,062	13,392,077	12,940,067	5,444,833	2,030,090	2,007,971	3,132,375	3,442,623	473,836
19.2 Other private passenger auto liability .....	511,714,993	486,153,590				222,386,223	297,717,210	345,775,735	350,878,400	18,441,202	25,499,250	65,514,197	82,138,803	15,564,689
19.3 Commercial auto no-fault (personal injury protection) .....	4,783,270	4,613,647				2,248,530	2,726,458	2,952,758	2,405,863	334,552	601,922	560,683	759,920	.95,754
19.4 Other commercial auto liability .....	307,741,052	290,581,984				147,391,304	180,354,518	224,800,331	285,890,592	19,532,153	29,160,059	68,406,335	49,024,663	7,335,046
21.1 Private passenger auto physical damage .....	404,975,440	383,573,725				172,028,309	245,351,484	250,384,666	11,985,683	2,385,766	2,838,359	2,516,581	65,459,203	11,042,962
21.2 Commercial auto physical damage .....	158,175,990	151,150,870				74,761,569	92,798,473	95,407,852	9,329,735	1,049,153	1,172,211	1,500,178	25,251,250	3,741,405
22. Aircraft (all perils) .....														
23. Fidelity .....	1,445,170	1,398,638				668,542	57,399	220,521	433,074	17,355	61,344	79,986	263,886	37,980
24. Surety .....														
26. Burglary and theft .....	285,303	293,962				132,235	10,318	17,520	2,258	3,975	4,221	308	52,918	7,553
27. Boiler and machinery .....														
28. Credit .....														
29. International .....														
30. Warranty .....														
34. Aggregate write-ins for other lines of business .....														
35. TOTALS (a) .....	2,257,014,064	2,165,977,341			933,653	1,027,509,395	1,247,751,413	1,346,493,753	1,286,507,788	92,553,043	112,179,712	340,645,569	373,603,082	58,861,951
<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 2019 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	244			.38	.38			4,193	198				
AA-9991112 ..00000 ..Georgia CAIP .....	GA													
AA-9991125 ..00000 ..Minnesota CAIP .....	IN													
AA-9991217 ..00000 ..Missouri Fair Plan .....	MO	1												
AA-9991221 ..00000 ..North Carolina Fair Plan .....	NC	2,010			408	408			1,868	969				
AA-9991222 ..00000 ..Ohio Fair Plan .....	OH	.87			.16	.16			220	.45				
AA-9991147 ..00000 ..South Carolina CAIP .....	SC	.10			1	1			9	.10				
AA-9991148 ..00000 ..South Carolina Reinsurance Facility .....	SC													
AA-9991153 ..00000 ..Virginia CAIP .....	VA								(2)					
57-0629683 ..34134 ..South Carolina Wind/Hail Underwriting Association .....	SC	138			.54	.54			.272	.227				
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools		2,490				517	517			6,560	1,449			
1299999. Total - Pools and Associations		2,490				517	517			6,560	1,449			
9999999 Totals		2,490				517	517			6,560	1,449			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE OWNERS INSURANCE COMPANY  
**SCHEDULE F - PART 2**

### Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

# NONE

## ANNUAL STATEMENT FOR THE YEAR 2019 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									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		231,337	5,376	795	152,854	22,736	20,647	1,467	43,568		247,444		39,892		207,552	
0399999.	Total Authorized - Affiliates - U.S. Non-Pool - Other				231,337	5,376	795	152,854	22,736	20,647	1,467	43,568		247,444		39,892		207,552	
0499999.	Total Authorized - Affiliates - U.S. Non-Pool				231,337	5,376	795	152,854	22,736	20,647	1,467	43,568		247,444		39,892		207,552	
0799999.	Total Authorized - Affiliates - Other (Non-U.S.)																		
0899999.	Total Authorized - Affiliates				231,337	5,376	795	152,854	22,736	20,647	1,467	43,568		247,444		39,892		207,552	
AA-9991310	..00000	Florida Hurricane Cat Fund	FL																
AA-9991205	..00000	Georgia Fair Plan	GA																
1099999.	Total Authorized - Pools - Mandatory Pools																		
1499999.	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				231,337	5,376	795	152,854	22,736	20,647	1,467	43,568		247,444		39,892		207,552	
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)				231,337	5,376	795	152,854	22,736	20,647	1,467	43,568		247,444		39,892		207,552	
4499999.	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)																		
9999999 Totals						231,337	5,376	795	152,854	22,736	20,647	1,467	43,568		247,444		39,892		207,552

## ANNUAL STATEMENT FOR THE YEAR 2019 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					39,892	207,552		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX		39,892	207,552		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX		39,892	207,552		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX		39,892	207,552														
0899999. Total Authorized - Affiliates				XXX		39,892	207,552														
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
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		39,892	207,552														
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																	
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				XXX																	
9999999 Totals				XXX		39,892	207,552														

## ANNUAL STATEMENT FOR THE YEAR 2019 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 Not in Dispute	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50										
		37 Current	Overdue																								
			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	6,172						6,172			6,172						YES										
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	6,172						6,172			6,172						XXX										
0499999	Total Authorized - Affiliates - U.S. Non-Pool	6,172						6,172			6,172						XXX										
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	6,172						6,172			6,172						XXX										
0899999	Total Authorized - Affiliates	6,172						6,172			6,172						XXX										
AA-9991310	Florida Hurricane Cat Fund																YES										
AA-9991205	Georgia Fair Plan																YES										
1099999	Total Authorized - Pools - Mandatory Pools																XXX										
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	6,172						6,172			6,172						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)	6,172						6,172			6,172						XXX										
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)																XXX										
9999999	Totals	6,172						6,172			6,172						XXX										

## ANNUAL STATEMENT FOR THE YEAR 2019 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			
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																		
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																		
4499999.	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)	XXX																		
9999999.	Totals	XXX																		

## ANNUAL STATEMENT FOR THE YEAR 2019 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	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	
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 2019 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 2019 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 .....	6,970 .....
2.	Auto-Owners Insurance Company .....	35.000 .....	70,547 .....
3.	Auto-Owners Insurance Company .....	32.000 .....	1,064 .....
4.	Auto-Owners Insurance Company .....	30.000 .....	10,428 .....
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 .....	247,444 .....	231,337 .....	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 2019 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) .....	4,179,349,547		4,179,349,547
2. Premiums and considerations (Line 15) .....	480,523,771		480,523,771
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	6,171,767	(6,171,767)	
4. Funds held by or deposited with reinsured companies (Line 16.2) .....			
5. Other assets .....	88,506,025		88,506,025
6. Net amount recoverable from reinsurers .....		207,551,523	207,551,523
7. Protected cell assets (Line 27) .....			
8. <b>Totals (Line 28)</b> .....	<b>4,754,551,109</b>	<b>201,379,756</b>	<b>4,955,930,865</b>
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	1,488,808,671	197,704,264	1,686,512,936
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	106,392,083		106,392,083
11. Unearned premiums (Line 9) .....	987,689,382	43,567,700	1,031,257,083
12. Advance premiums (Line 10) .....	31,376,308		31,376,308
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	39,892,209	(39,892,209)	
15. Funds held by company under reinsurance treaties (Line 13) .....			
16. Amounts withheld or retained by company for account of others (Line 14) .....	5,066,139		5,066,139
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	186,465,191		186,465,191
19. Total liabilities excluding protected cell business (Line 26) .....	2,845,689,983	201,379,756	3,047,069,739
20. Protected cell liabilities (Line 27) .....			
21. Surplus as regards policyholders (Line 37)	1,908,861,126	XXX	1,908,861,126
<b>22. Totals (Line 38)</b>	<b>4,754,551,109</b>	<b>201,379,756</b>	<b>4,955,930,865</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 2019, 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, Identify Recovery and Data Compromise, Employment Practices Liability, Mine Subsidense/Sinkhole, Involuntary Workers' 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 2019 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	66	4	48	5	2		3	107	XXX	
2. 2010	284,521	25,911	258,610	284,378	47,003	4,317	683	21,169	2,272	2,140	259,906	49,947	
3. 2011	334,924	32,121	302,803	393,170	155,448	4,835	578	31,878	7,657	1,413	266,200	71,155	
4. 2012	376,524	39,996	336,528	284,078	45,091	6,060	204	23,230	2,410	2,046	265,663	52,279	
5. 2013	406,358	48,160	358,198	248,232	32,664	5,472	289	20,266	1,364	1,265	239,653	44,705	
6. 2014	419,355	57,509	361,846	256,223	28,300	5,733	229	21,787	1,470	1,450	253,744	44,637	
7. 2015	408,598	58,992	349,606	192,220	5,252	6,212	.35	14,914	.88	1,564	207,971	33,078	
8. 2016	265,985	38,501	227,484	137,028	2,132	4,019	.20	11,736	.2	1,010	150,629	25,132	
9. 2017	93,896	17,031	76,865	61,008	10,115	1,272	.83	5,467	.192	.182	57,357	8,856	
10. 2018	93,279	14,442	78,837	85,672	14,210	1,312	.120	6,961	.483	.162	79,132	13,286	
11. 2019	106,114	16,887	89,227	49,222	495	670	3	4,458	1	74	53,851	7,811	
12. Totals	XXX	XXX	XXX	1,991,297	340,714	39,950	2,249	161,868	15,939	11,309	1,834,213	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.	276				51				8		1	335	4			
2. 2010	(1)	2			(1)							(4)				
3. 2011	118				13				3			134	3			
4. 2012	76	11			10	1			2		3	76	7			
5. 2013	582	77			86	8			16		4	599	12			
6. 2014	741				78				20		4	839	13			
7. 2015	1,305				148				36		18	1,489	27			
8. 2016	1,247	4			143				32		31	1,418	44			
9. 2017	1,886	217	13		198	23	2		58		58	1,917	50			
10. 2018	5,366	1,469	31		611	.154	.5		165		431	4,555	764			
11. 2019	14,790	53	(4,711)	(35)	1,637	6	(486)	(4)	193		654	11,403	2,546			
12. Totals	26,386	1,833	(4,667)	(35)	2,974	192	(479)	(4)	533		1,204	22,761	3,470			

	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	276	60
2. 2010	309,862	49,960	259,902	108.9	192.8	100.5				(3)	(1)
3. 2011	430,017	163,683	266,334	128.4	509.6	88.0				118	16
4. 2012	313,456	47,717	265,739	83.2	119.3	79.0				65	11
5. 2013	274,654	34,402	240,252	67.6	71.4	67.1				505	94
6. 2014	284,582	29,999	254,583	67.9	52.2	70.4				741	98
7. 2015	214,835	5,375	209,460	52.6	9.1	.59.9				1,305	184
8. 2016	154,205	2,158	152,047	58.0	5.6	.66.8				1,243	175
9. 2017	69,904	10,630	59,274	74.4	62.4	77.1				1,682	235
10. 2018	100,123	16,436	83,687	107.3	113.8	106.2				3,928	628
11. 2019	65,773	519	65,254	62.0	3.1	.73.1				10,061	1,341
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	19,921	2,841

**ANNUAL STATEMENT FOR THE YEAR 2019 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	21		11		1			17	33	XXX
2. 2010	232,616	13,654	218,962	177,207	1,755	9,634		5	7,797		5,663	192,878	33,328
3. 2011	267,999	14,739	253,260	193,277	532	11,222		132	8,608		5,284	212,443	35,431
4. 2012	289,693	15,961	273,732	205,269	787	12,774		13	9,943		4,675	227,186	35,475
5. 2013	301,412	15,070	286,342	197,739	1,022	18,227		718	10,178		4,396	224,404	36,192
6. 2014	311,978	14,039	297,939	205,987	1,844	14,969		12	11,069		4,997	230,169	36,225
7. 2015	326,696	13,067	313,629	215,967	1,496	15,984		652	12,371		4,982	242,174	37,098
8. 2016	333,367	11,668	321,699	229,079	381	12,947		1	14,128		4,858	255,772	35,274
9. 2017	359,894	14,396	345,498	211,217		9,323			14,266		3,723	234,806	36,618
10. 2018	438,055	21,902	416,153	214,784	780	5,686		533	14,786		4,581	233,943	42,211
11. 2019	507,636	25,380	482,256	134,594	700	1,337			12,741		2,596	147,972	41,623
12. Totals	XXX	XXX	XXX	1,985,141	9,297	112,114		2,066	115,888		45,772	2,201,780	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.	257	8			55	4			10		3	310	10			
2. 2010	452		1		95				17		6	565	4			
3. 2011	531		1		124				20		22	676	11			
4. 2012	985		2		198				36		14	1,221	24			
5. 2013	3,333	2	3		675				122		32	4,131	63			
6. 2014	4,336		5		912				163		138	5,416	113			
7. 2015	12,933	3,500	8		2,681	705			490		412	11,907	217			
8. 2016	20,366		21		4,264		1		773		903	25,425	451			
9. 2017	34,451	1,500	165		7,154	302	6		1,302		1,434	41,276	1,097			
10. 2018	66,442	441	16,675		14,095	99	2,998		3,452		4,643	103,122	3,011			
11. 2019	84,979	280	110,376		16,613	54	18,772		8,877		4,044	239,283	11,472			
12. Totals	229,065	5,731	127,257		46,866	1,164	21,777		15,262		11,651	433,332	16,473			

	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	249	61
2. 2010	195,203	1,760	193,443	83.9	12.9	88.3				453	112
3. 2011	213,783	664	213,119	79.8	4.5	84.2				533	145
4. 2012	229,207	800	228,407	79.1	5.0	83.4				987	234
5. 2013	230,277	1,742	228,535	76.4	11.6	79.8				3,334	797
6. 2014	237,441	1,856	235,585	76.1	13.2	79.1				4,341	1,076
7. 2015	260,434	6,353	254,081	79.7	48.6	81.0				9,441	2,466
8. 2016	281,579	382	281,197	84.5	3.3	87.4				20,387	5,037
9. 2017	277,884	1,802	276,082	77.2	12.5	79.9				33,116	8,161
10. 2018	338,918	1,853	337,065	77.4	8.5	81.0				82,675	20,446
11. 2019	388,289	1,034	387,255	76.5	4.1	80.3				195,076	44,209
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	350,592	82,744

**ANNUAL STATEMENT FOR THE YEAR 2019 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	7		2				1	.9	XXX	
2. 2010	105,329	6,186	99,143	65,434	4,574	7,664	272	2,842		.851	71,094	7,780	
3. 2011	114,372	6,286	108,086	76,767	1,674	7,889	238	3,195		.929	85,939	8,517	
4. 2012	124,391	6,849	117,542	73,438	1,109	8,498	162	3,605		.1,597	84,270	8,491	
5. 2013	136,845	6,840	130,005	91,479	2,883	9,724	306	4,261		.1,030	102,275	9,482	
6. 2014	148,576	6,684	141,892	97,265	2,728	13,381	251	4,874		.1,417	112,521	10,152	
7. 2015	167,563	6,699	160,864	112,413	6,062	13,522	502	5,976		.1,495	125,347	10,859	
8. 2016	188,131	6,583	181,548	112,363	2,095	11,298	103	6,631		.1,772	128,094	10,701	
9. 2017	216,627	8,665	207,962	108,119	.711	8,774	422	6,825		.1,544	122,585	11,842	
10. 2018	257,428	12,904	244,524	96,717	335	4,187	12	7,097		.1,636	107,654	13,211	
11. 2019	295,207	14,889	280,318	45,031	19	840		6,133		.931	51,985	11,709	
12. Totals	XXX	XXX	XXX	879,033	22,190	85,759	2,268	51,439		13,203	991,773	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.	155	11			.36	.3			5			182	4
2. 2010	10		.115		2		24		19			170	2
3. 2011	.8		.112		3		24		18			.5	165
4. 2012	418		.154		129		32		43			.97	.776
5. 2013	2,053		.183		520		38		121			.95	2,915
6. 2014	4,950	.333	.165		1,221	.86	34		237			.195	.6,188
7. 2015	11,558	.322	.161		2,742	.71	33		507			.353	14,608
8. 2016	20,528	1,288	.166		.5,147	.325	33		875			.788	.25,136
9. 2017	38,157	2,383	.226		.9,495	.600	41		1,585			.1,350	.46,521
10. 2018	47,773	1,892	.17,012	9	11,546	.444	3,995	2	3,162			.1,385	.81,141
11. 2019	45,609	2,361	.98,786	46	11,014	.580	22,859	12	8,151			.830	183,420
12. Totals	171,219	8,590	117,080	55	41,855	2,109	27,113	14	14,723			5,098	361,222
													5,813

	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	.144	.39
2. 2010	.76,110	4,846	.71,264	.72.3	.78.3	.71.9				.125	.46
3. 2011	.88,016	1,912	.86,104	.77.0	.30.4	.79.7				.120	.45
4. 2012	.86,317	1,271	.85,046	.69.4	.18.6	.72.4				.572	.205
5. 2013	.108,379	3,189	.105,190	.79.2	.46.6	.80.9				.2,236	.679
6. 2014	.122,107	3,398	.118,709	.82.2	.50.8	.83.7				.4,783	.1,406
7. 2015	.146,912	6,957	.139,955	.87.7	.103.9	.87.0				.11,397	.3,211
8. 2016	.157,041	3,811	.153,230	.83.5	.57.9	.84.4				.19,407	.5,730
9. 2017	.173,222	4,116	.169,106	.80.0	.47.5	.81.3				.36,000	.10,521
10. 2018	.191,489	2,694	.188,795	.74.4	.20.9	.77.2				.62,885	.18,257
11. 2019	.238,423	3,018	.235,405	.80.8	.20.3	.84.0				.141,989	.41,432
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	279,658	81,571

ANNUAL STATEMENT FOR THE YEAR 2019 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	4,600	5,033	397	303	122		.9	(217)	XXX	
2. 2010	112,232	7,636	104,596	71,323	776	6,708	39	2,933		1,104	80,149	6,213	
3. 2011	120,555	7,698	112,857	78,248	216	7,755	20	3,111		.668	88,878	6,229	
4. 2012	122,355	8,095	114,260	59,564	1,377	6,893	6	2,931		.467	68,005	5,825	
5. 2013	134,512	8,271	126,241	65,164	2,344	6,853	122	3,121		.918	72,672	5,648	
6. 2014	142,676	8,181	134,495	67,926	4,971	7,029	74	3,533		.727	73,443	5,534	
7. 2015	149,425	7,804	141,621	43,353	289	5,967	14	2,932		.391	51,949	5,297	
8. 2016	143,048	6,777	136,271	44,424	1,936	4,935	22	3,009		.178	50,410	4,730	
9. 2017	131,320	6,940	124,380	37,146	1,956	4,050	.56	2,713		.154	41,897	4,182	
10. 2018	116,347	7,439	108,908	26,628	.974	2,737	.68	2,240		.166	30,563	3,765	
11. 2019	102,017	6,457	95,560	10,368		678		1,472		.9	12,518	2,897	
12. Totals	XXX	XXX	XXX	508,744	19,872	54,002	724	28,117		4,791	570,267	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.	45,016	36,532			3,980	3,197			662		.381	9,929	219			
2. 2010	8,306	3,969	2,084	4	711	331	.188		285		.105	7,270	43			
3. 2011	10,473	3,250	2,797	6	955	300	.252		321		.124	11,242	53			
4. 2012	7,173	2,893	3,493	6	641	264	.316		336		.110	8,796	45			
5. 2013	5,995	1,911	3,910	6	521	.167	.354		355		.76	9,051	62			
6. 2014	8,828	2,989	4,663	9	834	266	.421	1	449		.648	11,930	70			
7. 2015	7,637	1,603	7,352	15	669	.139	.663	1	633		.233	15,196	90			
8. 2016	12,531	7,762	11,338	39	1,110	.682	.1,005	3	1,055		.369	18,553	111			
9. 2017	14,686	6,606	16,763	.77	1,321	.591	.1,465	6	1,594		.629	28,549	215			
10. 2018	11,127	.596	.26,564	163	1,077	.55	2,278	13	2,554		.1,540	42,773	426			
11. 2019	14,870	215	29,905	236	1,354	17	2,508	18	3,146		.920	51,297	1,368			
12. Totals	146,642	68,326	108,869	561	13,173	6,009	9,450	42	11,390		5,135	214,586	2,702			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8,484	1,444
2. 2010	92,538	5,119	87,419	82.5	67.0	83.6				6,417	854
3. 2011	103,912	3,792	100,120	86.2	49.3	.88.7				10,014	1,227
4. 2012	81,347	4,546	76,801	66.5	56.2	.67.2				.7,767	1,029
5. 2013	86,273	4,550	81,723	64.1	55.0	.64.7				.7,987	1,064
6. 2014	93,683	8,310	85,373	.65.7	101.6	.63.5				10,493	1,437
7. 2015	.69,206	2,061	67,145	.46.3	26.4	.47.4				13,371	1,825
8. 2016	79,407	10,444	68,963	.55.5	154.1	.50.6				16,068	2,485
9. 2017	79,738	9,292	70,446	.60.7	133.9	.56.6				.24,765	3,783
10. 2018	.75,205	1,869	73,336	.64.6	25.1	.67.3				36,932	5,841
11. 2019	64,301	486	63,815	63.0	7.5	.66.8				44,324	6,972
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	186,622	27,961

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**  
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	1,733	959	1,551	913	.48		12	1,460	XXX	
2. 2010	261,355	25,152	236,203	189,681	38,814	20,576	1,924	11,714	.967	2,278	180,266	15,757	
3. 2011	283,274	27,824	255,450	266,646	98,328	19,414	1,125	17,070	.3,212	1,830	200,465	18,014	
4. 2012	311,449	34,214	277,235	176,034	31,355	22,886	1,464	12,859	1,497	1,836	177,463	14,417	
5. 2013	352,114	40,549	311,565	149,511	9,213	22,194	480	.9,827	.218	1,924	171,621	13,980	
6. 2014	383,641	47,821	335,820	223,122	42,875	25,836	1,518	14,276	.644	3,980	218,197	14,640	
7. 2015	404,216	51,371	352,845	166,521	14,302	23,241	528	12,139	.54	3,114	187,017	12,910	
8. 2016	414,668	50,359	364,309	202,549	40,991	18,850	779	13,673	.20	2,108	193,282	12,853	
9. 2017	420,504	57,394	363,110	217,731	34,652	15,587	1,167	16,608	.440	2,482	213,667	13,331	
10. 2018	438,930	61,091	377,839	158,743	13,925	8,580	272	12,577	.298	2,302	165,405	13,527	
11. 2019	461,155	59,158	401,997	99,539	6,411	3,228	115	9,602	.4	837	105,839	11,335	
12. Totals	XXX	XXX	XXX	1,851,810	331,825	181,943	10,285	130,393	7,354	22,703	1,814,682	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.	8,699	3,358			7,207	2,762			349		96	10,135	418			
2. 2010	838	.169	213	1	346	.41	.175	1	.41		25	1,401	13			
3. 2011	1,403	.127	425	3	1,128	.104	.350	2	.83		.8	3,153	21			
4. 2012	4,350	1,607	.468	3	2,686	.410	.385	2	.197		36	6,064	34			
5. 2013	2,349	13	.765	5	1,429	11	.630	4	.140		.133	5,280	70			
6. 2014	7,495	3,685	1,233	7	4,932	2,032	1,014	6	.369		.264	9,313	126			
7. 2015	15,605	3,445	1,743	10	11,380	1,518	1,434	8	.735		.411	25,916	183			
8. 2016	17,371	1,487	2,635	16	12,933	.751	2,169	13	.878		.583	33,719	359			
9. 2017	30,502	8,235	5,421	34	17,092	1,598	4,399	26	1,517		1,112	49,038	645			
10. 2018	33,182	8,724	16,795	219	16,208	1,252	11,665	147	2,247		2,276	69,755	1,401			
11. 2019	67,673	7,623	45,147	866	24,821	1,813	26,530	556	4,958		2,744	158,271	3,892			
12. Totals	189,467	38,473	74,845	1,164	100,162	12,292	48,751	765	11,514		7,688	372,045	7,162			

	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	5,342	4,793
2. 2010	223,584	41,917	181,667	.85.5	166.7	76.9				880	520
3. 2011	306,519	102,901	203,618	108.2	.369.8	79.7				1,699	1,454
4. 2012	219,865	36,338	183,527	.70.6	.106.2	.66.2				3,208	2,855
5. 2013	186,845	9,944	176,901	.53.1	.24.5	.56.8				3,096	2,184
6. 2014	278,277	50,767	227,510	.72.5	.106.2	.67.7				5,035	4,277
7. 2015	232,798	19,865	212,933	.57.6	.38.7	.60.3				13,892	12,024
8. 2016	271,058	44,057	227,001	.65.4	.87.5	.62.3				18,504	15,217
9. 2017	308,857	46,152	262,705	.73.4	.80.4	.72.3				.27,655	21,383
10. 2018	259,997	24,837	235,160	.59.2	.40.7	.62.2				.41,035	28,721
11. 2019	281,498	17,388	264,110	61.0	29.4	65.7				104,331	53,940
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	224,677	147,368

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 2019 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	1,842	1,208	229	267	49			645	XXX	
2. 2010	37,638	21,025	16,613	14,244	9,529	1,910	483	642	3	64	6,781	891	
3. 2011	44,857	26,128	18,729	18,109	12,575	2,288	55	733	2	51	8,498	950	
4. 2012	50,894	30,225	20,669	17,391	10,028	3,283	97	961	1	357	11,509	977	
5. 2013	58,561	34,519	24,042	22,220	16,167	3,232	209	1,070		59	10,146	948	
6. 2014	65,841	39,059	26,782	26,817	19,688	3,429	302	1,119		51	11,375	1,115	
7. 2015	72,591	42,679	29,912	18,363	10,051	4,775	120	1,140		108	14,107	1,082	
8. 2016	77,723	46,192	31,531	19,241	14,154	2,957	150	1,301		55	9,195	1,076	
9. 2017	82,369	51,820	30,549	22,714	14,645	2,050	83	1,312		15	11,348	973	
10. 2018	91,498	60,525	30,973	14,766	11,876	970	71	1,281	2	36	5,068	896	
11. 2019	100,662	68,375	32,287	1,694	24	155		982		30	2,807	694	
12. Totals	XXX	XXX	XXX	177,401	119,945	25,278	1,837	10,590	8	826	91,479	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	1,285	797			540	24			50		3	1,054	42
2. 2010	70		196	1	74		206	1	15			559	5
3. 2011	166	10	196	1	114		206	1	20		3	690	16
4. 2012	2,244	1,935	208	1	364	58	218	1	102		5	1,141	38
5. 2013	676	520	288	2	160	15	303	2	45		6	933	26
6. 2014	1,548	507	380	3	966	16	400	3	85		10	2,850	118
7. 2015	3,671	2,358	715	5	1,110	71	751	5	195		37	4,003	81
8. 2016	3,834	1,566	1,003	7	1,852	49	1,054	7	223		24	6,337	138
9. 2017	8,920	6,918	2,267	15	1,915	208	2,382	16	504		57	8,831	144
10. 2018	9,267	6,919	5,056	2,368	1,960	215	2,717	88	687		28	10,097	181
11. 2019	9,171	6,830	21,919	16,482	1,707	202	5,529	522	1,645		29	15,935	282
12. Totals	40,852	28,360	32,228	18,885	10,762	858	13,766	646	3,571		202	52,430	1,071

	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	.489	.567
2. 2010	17,357	10,017	7,340	46.1	47.6	44.2				265	294
3. 2011	21,832	12,644	9,188	48.7	48.4	49.1				351	338
4. 2012	24,771	12,121	12,650	48.7	40.1	61.2				515	624
5. 2013	27,994	16,915	11,079	47.8	49.0	46.1				442	491
6. 2014	34,744	20,519	14,225	52.8	52.5	53.1				1,419	1,433
7. 2015	30,720	12,610	18,110	42.3	29.5	60.5				2,024	1,980
8. 2016	31,465	15,933	15,532	40.5	34.5	49.3				3,264	3,073
9. 2017	42,064	21,885	20,179	51.1	42.2	66.1				4,255	4,578
10. 2018	36,704	21,539	15,165	40.1	35.6	49.0				5,036	5,061
11. 2019	42,802	24,060	18,742	42.5	35.2	58.0				7,778	8,158
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	25,838	26,597

ANNUAL STATEMENT FOR THE YEAR 2019 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. 2010.													
3. 2011.													
4. 2012.													
5. 2013.													
6. 2014.													
7. 2015.													
8. 2016.													
9. 2017.													
10. 2018.													
11. 2019													
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. 2010.													
3. 2011.													
4. 2012.													
5. 2013.													
6. 2014.													
7. 2015.													
8. 2016.													
9. 2017.													
10. 2018.													
11. 2019													
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. 2010.											
3. 2011.											
4. 2012.											
5. 2013.											
6. 2014.											
7. 2015.											
8. 2016.											
9. 2017.											
10. 2018.											
11. 2019											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2019 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	1,082	203	135	7	29	2	17	1,034	XXX	
2. 2018	55,744	9,212	46,532	18,789	539	363	5	1,235	16	356	19,827	XXX	
3. 2019	59,461	8,516	50,945	27,955	7,337	435	123	1,676	2	250	22,604	XXX	
4. Totals	XXX	XXX	XXX	47,826	8,079	933	135	2,940	20	623	43,465	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	1,546	601	1		89	37			32		16	1,031	20			
2. 2018	153	61	25	1	22	4	1		9		173	144	39			
3. 2019	2,776	711	1,424	18	265	55	108	1	168		911	3,955	305			
4. Totals	4,475	1,373	1,450	19	376	96	109	1	209		1,100	5,130	364			

	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	946	85
2. 2018	20,597	626	19,971	36.9	6.8	42.9				116	28
3. 2019	34,807	8,247	26,560	58.5	96.8	52.1				3,470	485
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,532	598

**ANNUAL STATEMENT FOR THE YEAR 2019 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	(639)	681	758	2	1	19	1,964	(582)	XXX	
2. 2018	463,139	23,157	439,982	310,231	7,381	2,104	12	23,277	159	44,767	328,060	188,728	
3. 2019	534,725	26,736	507,989	315,129		2,033		22,922		28,085	340,084	197,168	
4. Totals	XXX	XXX	XXX	624,721	8,062	4,895	14	46,200	178	74,816	667,562	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	340	11	1,070		.41	.1	93		.73		93	1,604	96			
2. 2018	(3,560)	.161	1,287		.112	.16	112		.106		4,830	(2,119)	251			
3. 2019	10,048		12,131		2,549		1,110		1,429		19,694	27,266	13,139			
4. Totals	6,828	172	14,488		2,702	17	1,315		1,608		24,617	26,751	13,486			

	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	1,398	206
2. 2018	333,669	7,729	325,940	72.0	33.4	74.1				(2,434)	315
3. 2019	367,351		367,351	68.7		72.3				22,179	5,087
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,143	5,608

**ANNUAL STATEMENT FOR THE YEAR 2019 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	(11)		1					12	(10)	XXX
2. 2018	1,284	64	1,220	124		9		7			7	140	XXX
3. 2019	1,399	70	1,329	76		13		3				92	XXX
4. Totals	XXX	XXX	XXX	189		23		10			19	222	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	7				1							9	1			
2. 2018	(65)											65	(65)			
3. 2019	200		291		37		42		22			52	592			
4. Totals	142		291		38		42		22			117	536			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
	1. Prior	XXX	XXX	XXX	XXX	XXX				XXX	7	1
2. 2018	75		75	5.8		.6.1					(65)	
3. 2019	684		684	48.9		51.5					491	101
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX				XXX	433	102

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 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior	18,191	17,175	16,379	14,163	13,904	13,651	13,842	14,271	14,303	14,629	326	358
2. 2010	248,764	240,446	241,083	240,236	241,822	241,794	241,003	241,001	241,016	241,005	(11)	4
3. 2011	XXX	257,424	246,614	250,774	250,746	249,906	248,520	242,150	242,097	242,110	13	(40)
4. 2012	XXX	XXX	255,412	247,350	246,423	245,949	245,671	245,113	245,038	244,918	(120)	(195)
5. 2013	XXX	XXX	XXX	229,220	220,729	221,431	220,889	221,105	221,240	221,334	94	229
6. 2014	XXX	XXX	XXX	XXX	238,171	235,899	234,339	234,270	234,112	234,246	134	(24)
7. 2015	XXX	XXX	XXX	XXX	185,590	193,321	193,699	193,708	194,598	890	899	
8. 2016	XXX	XXX	XXX	XXX	XXX	142,935	139,249	139,743	140,281	538	1,032	
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	49,549	51,753	53,941	2,188	4,392	
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,386	77,044	7,658	XXX	
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,604	XXX	XXX	
										12. Totals	11,710	6,655

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

1. Prior	107,193	102,796	.98,919	95,451	91,349	91,431	90,609	90,402	90,083	.89,469	(614)	(933)
2. 2010	181,801	185,130	187,051	192,854	189,681	186,637	185,870	185,588	184,890	185,629	739	41
3. 2011	XXX	187,986	201,958	206,128	206,823	206,581	206,100	204,898	204,653	204,492	(161)	(406)
4. 2012	XXX	XXX	200,524	219,324	221,062	221,887	218,972	219,543	218,957	218,427	(530)	(1,116)
5. 2013	XXX	XXX	XXX	205,702	206,105	213,971	218,792	218,264	217,190	218,234	1,044	(30)
6. 2014	XXX	XXX	XXX	XXX	219,816	216,326	222,583	225,442	225,878	224,356	(1,522)	(1,086)
7. 2015	XXX	XXX	XXX	XXX	XXX	225,677	225,473	234,760	240,584	241,221	637	6,461
8. 2016	XXX	XXX	XXX	XXX	XXX	229,906	248,842	259,012	266,296	7,284	17,454	
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	247,113	256,289	260,515	4,226	13,402	
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317,080	318,827	1,747	XXX	
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365,638	XXX	XXX	
										12. Totals	12,850	33,787

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

1. Prior	53,110	53,897	59,500	56,385	55,866	56,200	56,349	55,977	55,918	.55,859	(59)	(118)
2. 2010	66,576	66,622	.68,652	71,896	69,921	69,725	68,055	68,346	68,337	68,404	67	58
3. 2011	XXX	77,211	77,706	.80,752	81,721	81,974	83,553	83,354	83,037	82,891	(146)	(463)
4. 2012	XXX	XXX	78,177	76,036	79,649	82,079	80,754	81,271	81,744	81,400	(344)	129
5. 2013	XXX	XXX	XXX	86,148	92,732	94,266	99,468	99,529	100,463	100,807	344	1,278
6. 2014	XXX	XXX	XXX	XXX	85,937	97,693	103,380	109,892	112,353	113,598	1,245	3,706
7. 2015	XXX	XXX	XXX	XXX	XXX	105,023	115,821	122,798	134,572	133,471	(1,101)	10,673
8. 2016	XXX	XXX	XXX	XXX	XXX	132,892	120,946	134,497	145,724	11,227	24,778	
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	144,676	142,997	160,696	17,699	16,020	
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176,875	178,536	1,661	XXX	
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,122	XXX	XXX	
										12. Totals	30,593	56,061

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

1. Prior	111,206	110,233	103,205	104,754	102,500	98,598	94,616	91,180	88,869	84,922	(3,947)	(6,258)
2. 2010	87,620	93,903	90,723	90,492	90,480	87,331	87,139	85,245	84,879	84,202	(677)	(1,043)
3. 2011	XXX	89,128	99,731	101,294	102,115	101,650	98,657	97,401	98,205	.96,688	(1,517)	(713)
4. 2012	XXX	XXX	81,496	87,024	86,247	81,776	78,330	75,880	74,346	.73,534	(812)	(2,346)
5. 2013	XXX	XXX	XXX	84,317	100,863	92,249	88,176	82,544	79,275	.78,246	(1,029)	(4,298)
6. 2014	XXX	XXX	XXX	XXX	94,209	103,496	93,939	88,143	82,926	.81,391	(1,535)	(6,752)
7. 2015	XXX	XXX	XXX	XXX	XXX	83,924	87,179	75,551	68,750	.63,580	(5,170)	(11,971)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	83,886	82,651	71,688	.64,900	(6,788)	(17,751)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	75,348	76,141	66,139	(10,002)	(9,209)	
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,861	68,543	(2,318)	XXX	
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,196	XXX	XXX	
										12. Totals	(33,795)	(60,341)

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior	206,280	178,671	155,210	143,822	139,851	131,671	131,427	129,564	129,537	132,783	3,246	3,219
2. 2010	220,935	200,781	190,049	186,323	176,090	171,349	171,046	171,343	171,433	170,878	(555)	(465)
3. 2011	XXX	232,559	217,127	209,201	204,338	200,171	194,650	189,064	187,574	189,677	2,103	613
4. 2012	XXX	XXX	192,714	194,406	182,324	178,028	174,074	172,306	173,803	171,967	(1,836)	(339)
5. 2013	XXX	XXX	XXX	183,488	179,238	175,266	169,580	166,794	168,374	167,152	(1,222)	358
6. 2014	XXX	XXX	XXX	XXX	214,930	210,021	214,416	210,927	211,919	213,509	1,590	2,582
7. 2015	XXX	XXX	XXX	XXX	XXX	188,708	198,593	194,137	197,184	200,113	2,929	5,976
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	207,623	201,670	203,240	212,472	9,232	10,802
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,595	242,472	245,022	2,550	(573)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,561	220,635	(8,926)	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249,554	XXX	XXX	
										12. Totals	9,111	22,173

## ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XX	XX							
8. 2016	XXX	XXX	XXX	XX	XX	XX						
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019	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. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX								
8. 2016	XXX	XXX	XXX	XX	XX	XX						
9. 2017	XXX	XXX	XXX	XX	XX	XX	XX					
10. 2018	XXX				XXX							
11. 2019	XXX											
12. Totals												

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

1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX								
8. 2016	XXX	XXX	XXX	XX	XX	XX	XX					
9. 2017	XXX	XXX	XXX	XX	XX	XX	XX					
10. 2018	XXX				XXX							
11. 2019	XXX											
12. Totals												

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

1. Prior	31,569	34,384	29,161	24,366	24,558	24,252	22,590	22,992	23,260	22,745	(515)	(247)
2. 2010	14,695	13,382	12,018	9,329	7,927	6,864	6,890	6,716	6,766	6,685	(81)	(31)
3. 2011	XXX	18,548	13,223	12,798	10,061	9,752	8,351	8,426	8,313	8,436	123	10
4. 2012	XXX	XXX	17,508	14,484	18,050	14,916	12,372	11,626	12,136	11,586	(550)	(40)
5. 2013	XXX	XXX	XXX	15,953	14,813	14,176	10,468	9,983	9,954	9,964	10	(19)
6. 2014	XXX	XXX	XXX	XXX	22,367	16,741	17,224	14,099	14,557	13,023	(1,534)	(1,076)
7. 2015	XXX	XXX	XXX	XXX	XXX	21,580	15,971	16,551	16,749	16,776	27	225
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	17,549	12,876	14,214	14,008	(206)	1,132
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,836	16,252	18,365	2,113	1,529
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,151	13,198	(2,953)	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,116	XXX	XXX	XXX
12. Totals												(3,566)
												1,483

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

1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX								
8. 2016	XXX	XXX	XXX	XX	XX	XX	XX					
9. 2017	XXX	XXX	XXX	XX	XX	XX	XX					
10. 2018	XXX				XXX							
11. 2019	XXX											
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,402	4,422	5,435	1,013	2,033
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,113	18,743	630	XXX
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,716	XXX	XXX
										4. Totals	1,643	2,033

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	7,903	12,806	14,502	1,696	6,599						
2. 2018	XXX	300,411	302,717	2,306	XXX							
3. 2019	XXX	XXX	343,000	XXX	XXX							
										4. Totals	4,002	6,599

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

1. Prior	XXX	227	10	39	29	(188)						
2. 2018	XXX	474	68	(406)	XXX							
3. 2019	XXX	659	XXX	XXX								
										4. Totals	(377)	(188)

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

1. Prior	XXX											
2. 2018	XXX					XXX						
3. 2019	XXX											
										4. Totals		

**NONE**

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX	XXX							
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017	XXX											
10. 2018	XXX				XXX							
11. 2019	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 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior.....000.....	7,689	10,510	11,990	12,451	12,883	13,646	14,122	14,197	14,302	7,869	1,558	
2. 2010.....184,550.....	229,474	236,467	238,568	239,814	240,971	240,985	240,983	241,004	241,009	42,232	7,715	
3. 2011.....XXX.....	205,175	239,612	245,250	246,877	247,472	247,801	241,876	241,963	241,979	62,264	8,888	
4. 2012.....XXX.....	194,222	234,843	240,158	243,594	244,277	244,681	244,629	244,843	244,814	7,458		
5. 2013.....XXX.....	XXX.....	173,555	209,152	215,331	218,998	219,787	220,407	220,751	220,751	37,292	7,401	
6. 2014.....XXX.....	XXX.....	XXX.....	186,212	223,656	230,024	232,632	233,048	233,427	233,427	37,982	6,642	
7. 2015.....XXX.....	XXX.....	XXX.....	XXX.....	143,773	183,386	188,419	191,968	193,145	193,145	27,255	5,796	
8. 2016.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	108,557	133,181	137,108	138,895	138,895	21,027	4,061	
9. 2017.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	40,759	49,339	52,082	52,082	7,587	1,219	
10. 2018.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	54,222	72,653	10,839	1,683	
11. 2019.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	49,395	4,266	999	

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

1. Prior.....000.....	44,646	69,461	81,513	85,021	86,639	88,425	88,785	89,137	89,169	10,815	2,312
2. 2010.....71,677.....	121,590	153,495	170,324	178,728	182,099	183,100	183,866	184,089	185,081	28,131	5,193
3. 2011.....XXX.....	80,343	134,321	166,391	183,975	196,449	200,264	202,767	203,684	203,835	30,017	5,403
4. 2012.....XXX.....	85,469	149,554	181,077	200,064	209,639	214,543	216,004	217,242	217,242	30,064	5,387
5. 2013.....XXX.....	XXX.....	84,243	142,806	173,609	194,490	206,354	212,613	214,225	214,225	30,473	5,656
6. 2014.....XXX.....	XXX.....	XXX.....	83,099	146,130	181,616	204,384	214,346	219,102	219,102	30,549	5,563
7. 2015.....XXX.....	XXX.....	XXX.....	XXX.....	88,245	159,932	193,744	216,963	229,803	229,803	31,040	5,841
8. 2016.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	98,125	179,191	215,610	241,644	241,644	30,768	4,055
9. 2017.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	95,323	175,198	220,540	220,540	31,270	4,251
10. 2018.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	117,234	219,157	219,157	34,354	4,846
11. 2019.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	135,231	135,231	26,439	3,712

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

1. Prior.....000.....	17,815	36,758	46,283	50,209	53,468	55,427	55,641	55,673	55,682	2,920	697
2. 2010.....19,926.....	37,807	50,534	56,431	63,127	65,913	67,106	67,473	68,237	68,252	6,581	1,197
3. 2011.....XXX.....	21,263	44,034	57,451	66,978	75,601	80,367	81,951	82,222	82,744	7,200	1,315
4. 2012.....XXX.....	23,144	43,821	56,344	71,176	74,893	76,894	78,926	80,666	80,666	7,171	1,311
5. 2013.....XXX.....	XXX.....	26,104	51,633	67,367	79,519	88,734	94,266	98,013	98,013	7,967	1,489
6. 2014.....XXX.....	XXX.....	XXX.....	24,898	50,021	76,304	92,145	99,304	107,647	107,647	8,426	1,670
7. 2015.....XXX.....	XXX.....	XXX.....	XXX.....	31,574	61,609	84,375	106,615	119,370	119,370	8,856	1,866
8. 2016.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	32,524	68,359	95,316	121,462	121,462	8,983	1,488
9. 2017.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	35,617	74,220	115,761	115,761	9,621	1,671
10. 2018.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	43,256	100,556	100,556	100,556	10,215	1,664
11. 2019.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	45,852	7,115	7,115	1,129	

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

1. Prior.....000.....	28,053	45,506	58,612	62,977	64,672	69,719	71,845	75,995	75,655	5,648	494
2. 2010.....19,521.....	44,150	57,275	63,935	68,982	71,785	74,023	74,600	75,865	77,216	5,394	776
3. 2011.....XXX.....	21,820	47,641	62,020	71,953	76,885	81,163	82,188	83,955	85,768	5,388	788
4. 2012.....XXX.....	18,704	39,897	51,843	57,539	60,668	62,728	64,097	65,074	65,074	5,085	695
5. 2013.....XXX.....	21,665	46,426	57,214	63,089	66,415	68,455	69,551	69,551	69,551	4,917	669
6. 2014.....XXX.....	XXX.....	20,464	45,119	57,761	63,767	67,681	69,910	69,910	69,910	4,749	715
7. 2015.....XXX.....	XXX.....	XXX.....	16,360	34,592	41,991	46,205	49,017	49,017	49,017	4,499	708
8. 2016.....XXX.....	XXX.....	XXX.....	XXX.....	17,495	36,138	43,759	47,401	47,401	47,401	3,996	623
9. 2017.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	15,528	32,548	39,185	39,185	39,185	3,405	562
10. 2018.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	13,851	28,323	28,323	28,323	2,886	453
11. 2019.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	11,045	11,045	11,045	1,238	291

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....000.....	37,230	64,759	82,747	97,816	108,016	112,811	117,919	121,585	122,996	7,192	3,301
2. 2010.....93,701.....	130,522	143,681	154,282	159,883	163,576	165,211	167,249	168,419	169,519	11,742	4,002
3. 2011.....XXX.....	105,203	146,874	160,101	169,595	183,563	186,086	183,644	185,236	186,607	13,928	4,065
4. 2012.....XXX.....	83,050	119,681	135,099	148,028	157,039	162,463	164,906	166,101	166,101	10,894	3,489
5. 2013.....XXX.....	XXX.....	76,520	114,225	129,566	142,343	154,886	157,897	162,012	162,012	10,259	3,651
6. 2014.....XXX.....	XXX.....	XXX.....	104,471	150,304	171,815	185,584	196,235	204,566	204,566	10,900	3,614
7. 2015.....XXX.....	XXX.....	XXX.....	XXX.....	88,805	132,805	150,479	165,689	174,932	174,932	9,155	3,572
8. 2016.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	88,796	144,864	161,386	179,629	179,629	8,964	3,530
9. 2017.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	122,938	170,825	197,500	197,500	9,411	3,275
10. 2018.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	97,990	153,126	153,126	8,785	3,341
11. 2019.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	96,241	96,241	5,305	2,138

ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior	.000											
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XX								
7. 2015	XXX	XXX	XXX	XX	XX							
8. 2016	XXX	XXX	XXX	XXX	XX	XXX						
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000											
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX	XX							
8. 2016	XXX	XXX	XXX	XX	XX	XX						
9. 2017	XXX	XXX	XXX	XX	XX	XX	XX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2019	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. 2010											XXX	XXX
3. 2011	XXX										XXX	XXX
4. 2012	XXX	XXX									XXX	XXX
5. 2013	XXX	XXX	XXX								XXX	XXX
6. 2014	XXX	XXX	XXX	XXX							XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2016	XXX	XXX	XXX	XX	XX	XX					XXX	XXX
9. 2017	XXX	XXX	XXX	XX	XX	XX	XX				XXX	XXX
10. 2018	XXX	XXX	XXX	XX	XX	XX	XX	XX			XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	.000	6,203	11,663	14,602	17,548	18,002	19,531	20,318	21,143	21,740	779	409
2. 2010	1,310	3,011	3,676	4,952	5,611	5,672	5,776	6,019	6,132	6,142	603	283
3. 2011	XXX	1,793	3,065	5,128	5,779	6,470	6,786	6,958	7,412	7,767	641	293
4. 2012	XXX	XXX	1,979	4,283	5,816	7,181	9,071	9,724	9,931	10,549	645	294
5. 2013	XXX	XXX	XXX	1,614	3,620	5,091	6,823	7,825	8,314	9,076	656	266
6. 2014	XXX	XXX	XXX	XXX	1,528	4,694	6,985	8,710	9,302	10,256	673	324
7. 2015	XXX	XXX	XXX	XXX	XXX	1,610	4,868	7,410	9,424	12,967	649	352
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,880	3,765	5,527	7,893	565	373
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,891	4,722	10,036	551	278
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,640	3,788	416	299
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,825	280	132

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

1. Prior	.000											
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX								
8. 2016	XXX	XXX	XXX	XX	XX	XX						
9. 2017	XXX	XXX	XXX	XX	XX	XX	XX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	3,429	4,437	XXX	XXX
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,264	18,608	XXX	XXX
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,929	XXX	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	000	13,535	12,971	950,193	150,759						
2. 2018	XXX	284,265	304,942	160,109	28,368							
3. 2019	XXX	317,162	155,811	28,218								

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

1. Prior	XXX	000	41	31	XXX	XXX						
2. 2018	XXX	137	133	XXX	XXX							
3. 2019	XXX	89	XXX	XXX								

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

1. Prior	XXX											
2. 2018	XXX	XXX	XXX	XX	XX	XX	XX	XX	XXX	XXX	XXX	XXX
3. 2019	XXX	XXX	XXX	XX	XX	XX	XX	XX	XXX	XXX	XXX	XXX

**NONE**

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior	000										XXX	XXX
2. 2010											XXX	XXX
3. 2011	XXX										XXX	XXX
4. 2012	XXX	XXX									XXX	XXX
5. 2013	XXX	XXX	XXX								XXX	XXX
6. 2014	XXX	XXX	XXX	XXX							XXX	XXX
7. 2015	XXX	XXX	XXX	XX	XX						XXX	XXX
8. 2016	XXX	XXX	XXX	XX	XX	XX					XXX	XXX
9. 2017	XXX				XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2018	XXX			XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2019	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 2019 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 2010	2	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	66	.19								
2. 2010	14,492	.44	.21							
3. 2011	XXX	11,142	.47	.23						
4. 2012	XXX		10,573	.55	.20					
5. 2013	XXX	XXX	XXX	7,564	.47	.18				
6. 2014	XXX	XXX	XXX	XXX	4,640	.41	.21			
7. 2015	XXX	XXX	XXX	XXX	XXX	(380)	.48	.16		
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	5,339	.38	.16	
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(520)	.36	.16
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,291)	.37
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5,158)

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

1. Prior	7,413	130	.33	.16	.11	(1,120)	4	2	1	
2. 2010	35,891	5,344	104	.14	.7	(320)	3	2	2	.1
3. 2011	XXX	38,551	.5,707	.100	.12	(306)	5	.3	.2	.2
4. 2012	XXX	XXX	39,830	5,847	.103	(293)	6	.5	.3	.2
5. 2013	XXX	XXX	XXX	43,234	.7,805	(200)	.10	.7	.6	.3
6. 2014	XXX	XXX	XXX	XXX	55,790	.8,138	.97	.13	.8	.6
7. 2015	XXX	XXX	XXX	XXX	XXX	57,796	.7,204	.110	.19	.8
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	53,208	11,309	.145	.22
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,611	14,859	.171
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,828	.19,673
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129,149

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

1. Prior	4,437	801	.987	890	783	862	194	144	102	
2. 2010	24,037	5,451	185	.164	.171	251	.93	.98	100	.140
3. 2011	XXX	32,033	.5,150	.189	.171	241	.84	.116	.136	.136
4. 2012	XXX	XXX	31,102	3,527	.204	242	.82	.105	.162	.186
5. 2013	XXX	XXX	XXX	.23,108	4,450	277	.85	.102	.146	.221
6. 2014	XXX	XXX	XXX	XXX	29,771	5,564	.125	.105	.142	.199
7. 2015	XXX	XXX	XXX	XXX	.XXX	36,045	10,181	.148	.146	.194
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	62,266	11,530	.202	.199
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,317	.13,777	.266
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.82,155	.20,996
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121,588

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

1. Prior	65,928	48,535	.34,182	.24,072	.19,528	.15,188	.9,740	.5,101	.2,191	
2. 2010	35,258	.33,153	.20,689	.13,277	.9,143	.5,922	.4,604	.3,679	.2,988	.2,268
3. 2011	XXX	.39,422	.34,061	.19,868	.14,079	.9,167	.5,457	.4,061	.3,685	.3,042
4. 2012	XXX	XXX	40,493	.32,536	.21,099	.14,298	.8,614	.4,887	.4,110	.3,802
5. 2013	XXX	XXX	XXX	.38,023	.33,997	.21,339	.13,703	.7,716	.4,934	.4,258
6. 2014	XXX	XXX	XXX	XXX	.39,018	.34,212	.20,782	.12,339	.7,788	.5,075
7. 2015	XXX	XXX	XXX	XXX	.XXX	.39,040	.33,966	.18,791	.12,334	.7,999
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	.39,608	.30,862	.18,641	.12,301
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.36,182	.30,342	.18,144
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.35,222	.28,667
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.32,159

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior	64,298	.31,638	.14,366	8,231	.4,531	2,429	1,999	1,171	.401	
2. 2010	67,295	.33,115	.10,263	4,477	2,545	1,601	1,384	.859	.801	.385
3. 2011	XXX	.69,912	.26,130	9,079	3,848	2,263	2,230	1,406	.881	.770
4. 2012	XXX	XXX	.56,254	.22,868	7,894	3,422	3,152	2,265	.1,442	.847
5. 2013	XXX	XXX	XXX	.48,474	.21,706	6,996	4,767	3,202	.2,323	.1,386
6. 2014	XXX	XXX	XXX	XXX	.51,460	.19,106	.9,723	4,842	.3,284	.2,234
7. 2015	XXX	XXX	XXX	XXX	XXX	.44,967	.26,715	.9,850	.4,967	.3,158
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	.63,384	.26,843	.10,121	.4,776
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.63,117	.27,745	.9,760
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.65,673	.28,095
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.70,255

## ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XX	XX						
6. 2014	XXX	XXX	XX	XX						
7. 2015	XXX	XXX	XX	XX	XX					
8. 2016	XXX	XXX	XX	XXX	XX					
9. 2017	XXX	XXX	XX	XXX	XXX					
10. 2018	XXX	XXX	XXX	XXX	XXX					
11. 2019	XXX	XXX	XXX	XXX	XXX					

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

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XX	XXX	XX					
8. 2016	XXX	XXX	XX	XX	XX					
9. 2017	XXX	XXX	XX	XX	XX					
10. 2018	XXX	XXX	XX	XXX	XX					
11. 2019	XXX	XXX	XXX	XXX	XXX					

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

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XX	XXX	XX					
8. 2016	XXX	XXX	XX	XX	XX					
9. 2017	XXX	XXX	XX	XX	XX					
10. 2018	XXX	XXX	XX	XXX	XX					
11. 2019	XXX	XXX	XXX	XXX	XXX					

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

1. Prior	14,256	14,800	7,405	4,269	3,539	2,451	1,224	784	.438	
2. 2010	9,710	7,022	5,630	2,159	1,995	1,050	588	415	438	399
3. 2011	XXX	13,123	6,224	4,898	2,799	1,974	777	576	.464	399
4. 2012	XXX	XXX	11,679	5,564	6,348	2,769	1,459	761	.645	423
5. 2013	XXX	XXX	XXX	10,491	7,512	6,279	2,047	1,429	.851	587
6. 2014	XXX	XXX	XXX	XXX	14,610	7,496	4,639	2,005	1,599	775
7. 2015	XXX	XXX	XXX	XXX	XXX	14,714	5,431	4,532	2,244	1,456
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	10,523	5,307	5,068	2,044
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,518	.5,766	4,618
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,251	.5,318
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,444

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

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XX	XXX	XX					
8. 2016	XXX	XXX	XX	XX	XX					
9. 2017	XXX	XXX	XX	XX	XX					
10. 2018	XXX	XXX	XX	XXX	XX					
11. 2019	XXX	XXX	XXX	XXX	XXX					

ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,169	27	1
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,357	25
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,513

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	9,346	2,042	1,163						
2. 2018	XXX	10,237	1,399							
3. 2019	XXX	XXX	13,240							

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

1. Prior	XXX	299								
2. 2018	XXX	362								
3. 2019	XXX	333								

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

1. Prior	XXX									
2. 2018	XXX									
3. 2019	XXX									

**NONE**

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XXX	XXX	XXX					
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2017	XXX									
10. 2018	XXX									
11. 2019	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 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	11,229	5,208	5,918	3,964	5,634	4,768	5,007	5,701	7,555	7,869
2. 2010	29,169	41,104	42,074	42,174	42,210	42,223	42,230	42,231	42,231	42,232
3. 2011	XXX	45,128	61,300	62,039	62,170	62,214	62,246	62,257	62,261	62,264
4. 2012	XXX	XXX	32,559	44,027	44,592	44,738	44,786	44,802	44,810	44,814
5. 2013	XXX	XXX	XXX	26,431	36,405	37,102	37,227	37,261	37,280	37,292
6. 2014	XXX	XXX	XXX	XXX	25,015	36,956	37,787	37,916	37,954	37,982
7. 2015	XXX	XXX	XXX	XXX	XXX	18,453	26,610	27,116	27,229	27,255
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	14,617	20,421	20,945	21,027
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,329	7,309	7,587
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,999	10,839
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,266

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	736	227	91	45	23	11	9	6	4	4
2. 2010	11,143	893	118	46	18	10	5	3	1	
3. 2011	XXX	15,383	806	174	70	37	16	9	4	3
4. 2012	XXX	XXX	10,549	649	186	61	26	13	11	7
5. 2013	XXX	XXX	XXX	9,513	814	169	64	34	20	12
6. 2014	XXX	XXX	XXX	XXX	11,464	926	169	50	33	13
7. 2015	XXX	XXX	XXX	XXX	XXX	7,518	588	149	49	27
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	5,770	622	116	44
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,966	302	50
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,629	764
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,546

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	3,215	140	8,562	5,631	7,510	5,961	6,294	7,176	9,214	9,431
2. 2010	46,176	49,457	49,882	49,925	49,938	49,944	49,946	49,946	49,947	49,947
3. 2011	XXX	67,540	70,871	71,064	71,112	71,129	71,143	71,149	71,150	71,155
4. 2012	XXX	XXX	49,163	52,045	52,200	52,244	52,264	52,269	52,279	52,279
5. 2013	XXX	XXX	XXX	42,136	44,491	44,641	44,680	44,693	44,700	44,705
6. 2014	XXX	XXX	XXX	XXX	41,891	44,407	44,572	44,601	44,625	44,637
7. 2015	XXX	XXX	XXX	XXX	XXX	30,676	32,925	33,042	33,069	33,078
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	23,857	25,025	25,103	25,132
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,300	8,812	8,856
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,016	13,286
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,811

**ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	15,579	10,140	9,471	9,355	9,433	9,048	9,146	9,668	9,910	10,815
2. 2010	18,943	26,182	27,413	27,817	27,995	28,074	28,100	28,115	28,123	28,131
3. 2011	XXX	20,523	27,931	29,180	29,651	29,863	29,933	29,975	30,001	30,017
4. 2012	XXX	XXX	20,765	28,068	29,254	29,723	29,926	29,998	30,038	30,064
5. 2013	XXX	XXX	XXX	21,058	28,423	29,628	30,113	30,310	30,420	30,473
6. 2014	XXX	XXX	XXX	XXX	21,154	28,574	29,713	30,226	30,441	30,549
7. 2015	XXX	XXX	XXX	XXX	XXX	21,384	28,928	30,262	30,787	31,040
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	20,793	28,694	30,190	30,768
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,696	29,808	31,270
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,475	34,354
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,439

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	2,872	1,178	537	227	102	52	25	16	12	10
2. 2010	8,512	1,990	723	328	145	64	39	20	12	4
3. 2011	XXX	8,472	2,125	826	375	164	98	55	28	11
4. 2012	XXX	XXX	8,500	2,059	828	357	158	89	47	24
5. 2013	XXX	XXX	XXX	8,722	2,105	887	415	219	110	63
6. 2014	XXX	XXX	XXX	XXX	8,776	2,072	914	424	217	113
7. 2015	XXX	XXX	XXX	XXX	XXX	8,891	2,295	962	455	217
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	8,649	2,489	999	451
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,548	2,412	1,097
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,295	3,011
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,472

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	2,244	291	11,294	11,400	11,562	11,034	11,311	11,926	12,195	13,137
2. 2010	30,616	32,972	33,250	33,311	33,319	33,325	33,328	33,328	33,328	33,328
3. 2011	XXX	32,412	35,066	35,321	35,393	35,417	35,424	35,430	35,431	35,431
4. 2012	XXX	XXX	32,866	35,175	35,396	35,452	35,466	35,474	35,473	35,475
5. 2013	XXX	XXX	XXX	33,609	35,835	36,107	36,163	36,181	36,186	36,192
6. 2014	XXX	XXX	XXX	XXX	33,742	35,892	36,139	36,206	36,224	36,225
7. 2015	XXX	XXX	XXX	XXX	XXX	34,302	36,706	36,995	37,074	37,098
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	31,931	34,850	35,179	35,274
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,983	36,216	36,618
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,075	42,211
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,623

**ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	2,807	1,863	1,958	2,039	2,302	2,321	2,620	2,856	2,818	2,920
2. 2010	4,300	5,954	6,311	6,454	6,528	6,560	6,574	6,574	6,579	6,581
3. 2011	XXX	4,828	6,569	6,896	7,037	7,132	7,162	7,186	7,197	7,200
4. 2012	XXX	XXX	4,804	6,505	6,848	7,012	7,096	7,133	7,156	7,171
5. 2013	XXX	XXX	XXX	5,313	7,220	7,602	7,779	7,883	7,938	7,967
6. 2014	XXX	XXX	XXX	XXX	5,649	7,678	8,091	8,266	8,357	8,426
7. 2015	XXX	XXX	XXX	XXX	XXX	5,937	7,996	8,459	8,729	8,856
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	5,738	8,135	8,720	8,983
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,296	9,006	9,621
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,082	10,215
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,115

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	964	467	215	85	52	25	15	8	5	4
2. 2010	2,320	649	258	124	58	25	10	9	4	2
3. 2011	XXX	2,364	585	300	156	70	39	15	5	2
4. 2012	XXX	XXX	1,952	624	292	157	74	42	21	9
5. 2013	XXX	XXX	XXX	2,245	712	357	199	103	53	26
6. 2014	XXX	XXX	XXX	XXX	2,418	782	361	195	114	56
7. 2015	XXX	XXX	XXX	XXX	XXX	2,506	876	501	244	137
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	2,620	945	465	230
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,030	1,087	550
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,464	1,332
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,465

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	501	56	2,150	2,415	2,816	2,903	3,274	3,583	3,513	3,621
2. 2010	7,283	7,666	7,732	7,763	7,777	7,780	7,780	7,780	7,780	7,780
3. 2011	XXX	7,952	8,346	8,461	8,491	8,510	8,515	8,517	8,517	8,517
4. 2012	XXX	XXX	7,566	8,331	8,431	8,474	8,484	8,487	8,489	8,491
5. 2013	XXX	XXX	XXX	8,523	9,298	9,416	9,461	9,474	9,482	9,482
6. 2014	XXX	XXX	XXX	XXX	9,149	10,000	10,113	10,135	10,147	10,152
7. 2015	XXX	XXX	XXX	XXX	XXX	9,733	10,629	10,804	10,839	10,859
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	9,291	10,482	10,655	10,701
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,358	11,625	11,842
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,693	13,211
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,709

ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	5,388	3,735	3,888	4,208	4,600	4,887	5,485	6,051	6,004	5,648
2. 2010	2,068	4,498	4,959	5,167	5,269	5,324	5,351	5,372	5,380	5,394
3. 2011	XXX	2,304	4,438	4,921	5,156	5,257	5,323	5,350	5,376	5,388
4. 2012	XXX	XXX	2,219	4,277	4,728	4,932	4,996	5,030	5,068	5,085
5. 2013	XXX	XXX	XXX	2,301	4,175	4,612	4,773	4,858	4,896	4,917
6. 2014	XXX	XXX	XXX	XXX	2,228	4,040	4,483	4,635	4,722	4,749
7. 2015	XXX	XXX	XXX	XXX	XXX	2,192	3,939	4,278	4,419	4,499
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,885	3,469	3,854	3,996
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,603	3,131	3,405
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,588	2,886
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,238

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	2,065	1,230	811	601	470	381	316	287	247	219
2. 2010	3,018	877	449	256	156	103	77	60	57	43
3. 2011	XXX	2,688	935	509	282	186	118	90	65	53
4. 2012	XXX	XXX	2,480	782	389	194	132	98	60	45
5. 2013	XXX	XXX	XXX	2,311	759	354	195	117	84	62
6. 2014	XXX	XXX	XXX	XXX	2,286	748	325	179	95	70
7. 2015	XXX	XXX	XXX	XXX	XXX	2,132	613	296	163	90
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,956	597	249	111
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,812	478	215
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,595	426
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,368

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	601	.58	3,916	4,457	5,084	5,487	6,142	6,793	6,760	6,361
2. 2010	5,519	6,118	6,171	6,195	6,200	6,202	6,204	6,208	6,213	6,213
3. 2011	XXX	5,600	6,153	6,211	6,222	6,229	6,231	6,229	6,229	6,229
4. 2012	XXX	XXX	5,198	5,746	5,809	5,816	5,821	5,823	5,824	5,825
5. 2013	XXX	XXX	XXX	5,104	5,592	5,633	5,637	5,644	5,649	5,648
6. 2014	XXX	XXX	XXX	XXX	5,056	5,491	5,519	5,529	5,530	5,534
7. 2015	XXX	XXX	XXX	XXX	XXX	4,874	5,251	5,286	5,295	5,297
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	4,307	4,667	4,717	4,730
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840	4,160	4,182
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,514	3,765
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,897

**ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	11,558	9,557	9,134	8,680	8,500	7,858	7,646	7,602	7,601	7,192
2. 2010	7,080	10,555	11,175	11,456	11,589	11,663	11,694	11,708	11,720	11,742
3. 2011	XXX	8,748	12,780	13,361	13,630	13,772	13,853	13,890	13,916	13,928
4. 2012	XXX	XXX	6,690	9,900	10,390	10,614	10,750	10,819	10,872	10,894
5. 2013	XXX	XXX	XXX	6,193	9,176	9,735	10,009	10,162	10,222	10,259
6. 2014	XXX	XXX	XXX	XXX	6,638	9,809	10,419	10,669	10,803	10,900
7. 2015	XXX	XXX	XXX	XXX	XXX	5,218	8,183	8,710	8,987	9,155
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	5,123	8,108	8,678	8,964
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,680	8,761	9,411
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,281	8,785
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,305

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	2,323	1,522	1,044	598	485	534	485	394	366	418
2. 2010	4,449	1,209	536	251	133	72	48	36	36	13
3. 2011	XXX	4,819	1,049	512	275	144	76	42	25	21
4. 2012	XXX	XXX	3,885	926	466	263	151	.96	52	.34
5. 2013	XXX	XXX	XXX	3,754	1,073	519	279	150	90	.70
6. 2014	XXX	XXX	XXX	XXX	3,954	1,030	514	.315	206	126
7. 2015	XXX	XXX	XXX	XXX	XXX	3,699	1,019	.568	.345	183
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	3,763	1,112	.597	.359
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840	1,256	.645
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,392	1,401
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,892

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	2,097	.624	13,961	13,300	13,479	12,549	11,655	11,040	11,365	10,911
2. 2010	13,515	15,226	15,515	15,623	15,675	15,701	15,719	15,730	15,749	15,757
3. 2011	XXX	15,835	17,500	17,780	17,877	17,927	17,967	17,980	17,995	18,014
4. 2012	XXX	XXX	12,478	13,949	14,191	14,299	14,357	14,388	14,405	14,417
5. 2013	XXX	XXX	XXX	12,039	13,469	13,764	13,879	13,935	13,958	13,980
6. 2014	XXX	XXX	XXX	XXX	12,689	14,123	14,426	14,528	14,596	14,640
7. 2015	XXX	XXX	XXX	XXX	XXX	10,873	12,443	.12,747	12,862	12,910
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	10,959	12,426	12,735	12,853
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,482	13,007	13,331
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,884	13,527
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,335

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 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	793	692	645	704	586	599	695	771	762	779
2. 2010	332	497	535	559	576	585	592	597	600	603
3. 2011	XXX	407	533	584	609	616	623	626	634	641
4. 2012	XXX	XXX	369	514	559	589	623	630	632	645
5. 2013	XXX	XXX	XXX	354	511	566	608	628	642	656
6. 2014	XXX	XXX	XXX	XXX	363	523	587	634	654	673
7. 2015	XXX	XXX	XXX	XXX	XXX	313	489	543	587	649
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	287	453	523	565
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	467	551
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	269	416
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280

**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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	305	315	239	109	74	87	80	65	55	42
2. 2010	219	118	63	39	24	17	11	6	6	5
3. 2011	XXX	201	100	62	36	27	21	22	23	16
4. 2012	XXX	XXX	214	119	78	58	31	41	49	38
5. 2013	XXX	XXX	XXX	226	132	83	51	35	27	26
6. 2014	XXX	XXX	XXX	XXX	251	202	172	138	118	118
7. 2015	XXX	XXX	XXX	XXX	XXX	335	205	175	160	81
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	335	216	161	138
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	185	144
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	181
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282

**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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	217	186	956	908	894	946	1,070	1,187	1,198	1,230
2. 2010	647	814	845	856	874	882	885	886	889	891
3. 2011	XXX	723	843	890	913	920	925	934	943	950
4. 2012	XXX	XXX	668	832	885	909	924	946	959	977
5. 2013	XXX	XXX	XXX	679	829	876	904	920	932	948
6. 2014	XXX	XXX	XXX	XXX	724	950	1,028	1,065	1,085	1,115
7. 2015	XXX	XXX	XXX	XXX	XXX	788	961	1,015	1,064	1,082
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	759	964	1,024	1,076
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687	882	973
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	720	896
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	694

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 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	46,410	(213)	(13)			(2)					
2. 2010.....	58,919	110,091	109,977	109,977	109,976	109,974	109,974	109,974	109,974	109,974	
3. 2011.....	XXX	63,412	118,860	118,845	118,833	118,831	118,831	118,831	118,831	118,831	
4. 2012.....	XXX	XXX	69,070	131,436	131,419	131,409	131,406	131,396	131,396	131,396	
5. 2013.....	XXX	XXX	XXX	74,494	141,635	141,629	141,621	141,619	141,619	141,619	
6. 2014.....	XXX	XXX	XXX	XXX	81,465	157,021	157,064	157,057	157,057	157,057	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	92,027	175,795	175,824	175,801	175,801	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	104,333	198,202	198,224	198,210	(14)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,745	234,777	234,674	(103)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145,400	275,475	130,075
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165,249	165,249
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295,207
13. Earned Premiums (Sch P-Pt. 1)	105,329	114,372	124,391	136,845	148,576	167,563	188,131	216,627	257,428	295,207	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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	2,726	(12)									
2. 2010.....	3,461	6,274	6,267	6,267	6,267	6,267	6,267	6,267	6,267	6,267	
3. 2011.....	XXX	3,485	6,538	6,537	6,536	6,536	6,536	6,536	6,536	6,536	
4. 2012.....	XXX	XXX	3,803	6,920	6,919	6,919	6,919	6,919	6,919	6,919	
5. 2013.....	XXX	XXX	XXX	3,724	6,745	6,745	6,745	6,745	6,745	6,745	
6. 2014.....	XXX	XXX	XXX	XXX	3,665	6,685	6,688	6,688	6,688	6,688	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	3,679	6,611	6,615	6,614	6,614	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	3,648	7,403	7,407	7,406	(1)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,906	10,522	10,520	(2)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,285	13,846	6,561
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,331	8,331
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,889
13. Earned Premiums (Sch P-Pt. 1)	6,186	6,286	6,849	6,840	6,684	6,699	6,583	8,665	12,904	14,889	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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	43,647	(1,025)	(9)								
2. 2010.....	68,584	120,726	119,818	119,808	119,702	119,703	119,703	119,703	119,703	119,703	
3. 2011.....	XXX	69,438	124,899	124,868	124,602	124,605	124,605	124,605	124,605	124,605	
4. 2012.....	XXX	XXX	67,811	129,649	129,650	129,669	129,665	129,665	129,665	129,665	
5. 2013.....	XXX	XXX	XXX	72,715	140,335	140,807	140,727	140,725	140,725	140,725	
6. 2014.....	XXX	XXX	XXX	XXX	75,427	147,476	148,186	148,154	148,152	148,126	(26)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	76,881	146,465	146,857	146,797	146,764	(33)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	72,838	135,651	135,961	135,855	(106)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,149	124,102	124,260	158
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,146	109,427	49,281
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,743	52,743
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,017
13. Earned Premiums (Sch P-Pt. 1)	112,232	120,555	122,355	134,512	142,676	149,425	143,048	131,320	116,347	102,017	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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	2,970	(65)	(9)								
2. 2010.....	4,666	7,996	7,936	7,935	7,929	7,929	7,929	7,929	7,929	7,929	
3. 2011.....	XXX	4,434	8,104	8,102	8,087	8,087	8,087	8,087	8,087	8,087	
4. 2012.....	XXX	XXX	4,485	8,288	8,310	8,310	8,310	8,310	8,310	8,310	
5. 2013.....	XXX	XXX	XXX	4,471	8,351	8,406	8,403	8,403	8,403	8,403	
6. 2014.....	XXX	XXX	XXX	XXX	4,300	8,066	8,140	8,139	8,139	8,137	(2)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	3,983	7,282	7,344	7,341	7,339	(2)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	3,407	6,729	6,792	6,786	(6)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,557	7,137	7,178	41
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,799	6,920	3,121
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,305	3,305
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,457
13. Earned Premiums (Sch P-Pt. 1)	7,636	7,698	8,095	8,271	8,181	7,804	6,777	6,940	7,439	6,457	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	116,222	(1,340)	(31)	(2)	(4)	274,969	274,969	274,969	274,969	274,969	
2. 2010.....	145,134	275,445	274,984	274,977	274,974	274,969	274,969	274,969	274,969	274,969	
3. 2011.....	XXX	154,303	298,691	298,979	298,947	298,940	298,940	298,940	298,940	298,940	
4. 2012.....	XXX	XXX	167,553	333,334	333,851	333,822	333,825	333,825	333,825	333,825	
5. 2013.....	XXX	XXX	XXX	186,054	368,013	368,836	368,820	368,808	368,808	368,808	
6. 2014.....	XXX	XXX	XXX	XXX	201,200	397,048	397,969	397,936	397,938	397,937	(1)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	207,590	406,274	407,079	407,036	407,032	(4)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	215,076	412,971	413,418	413,353	413,353	(65)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	221,849	425,885	426,571	426,571	686
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,488	448,893	448,893	214,405
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,134	246,134	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	461,155
13. Earned Premiums (Sch P-Pt. 1)	261,355	283,274	311,449	352,114	383,641	404,216	414,668	420,504	438,930	461,155	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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	11,199	(132)	(6)								
2. 2010.....	13,953	26,774	26,723	26,722	26,722	26,721	26,721	26,721	26,721	26,721	
3. 2011.....	XXX	15,135	30,996	31,029	31,025	31,024	31,024	31,024	31,024	31,024	
4. 2012.....	XXX	XXX	18,410	37,501	37,598	37,595	37,595	37,595	37,595	37,595	
5. 2013.....	XXX	XXX	XXX	21,426	44,111	44,290	44,288	44,288	44,288	44,288	
6. 2014.....	XXX	XXX	XXX	XXX	25,043	49,939	50,145	50,141	50,141	50,141	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	26,301	50,436	50,656	50,651	50,650	(1)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	26,018	53,039	53,205	53,197	(8)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,159	58,570	58,740	170
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,519	60,036	27,517
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,480	31,480
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,158
13. Earned Premiums (Sch P-Pt. 1)	25,152	27,824	34,214	40,549	47,821	51,371	50,359	57,394	61,091	59,158	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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	15,533	(212)									
2. 2010.....	22,106	41,784	41,608	41,609	41,609	41,609	41,609	41,609	41,609	41,609	
3. 2011.....	XXX	25,390	48,494	48,552	48,534	48,534	48,534	48,534	48,534	48,534	
4. 2012.....	XXX	XXX	27,966	54,747	54,810	54,808	54,808	54,808	54,808	54,808	
5. 2013.....	XXX	XXX	XXX	31,721	62,454	62,733	62,728	62,728	62,727	62,727	
6. 2014.....	XXX	XXX	XXX	XXX	35,063	68,966	69,323	69,321	69,320	69,320	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	38,411	75,201	75,545	75,536	75,535	(1)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	40,581	78,197	78,450	78,445	(5)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,411	85,988	86,404	416
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,679	95,942	46,263
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,989	53,989
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,662
13. Earned Premiums (Sch P-Pt. 1)	37,638	44,857	50,894	58,561	65,841	72,591	77,723	82,369	91,498	100,662	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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	
1. Prior.....	8,677	(123)									
2. 2010.....	12,349	23,811	23,705	23,705	23,705	23,705	23,705	23,705	23,705	23,705	
3. 2011.....	XXX	14,789	28,511	28,545	28,534	28,534	28,534	28,534	28,534	28,534	
4. 2012.....	XXX	XXX	16,609	32,396	32,435	32,434	32,434	32,434	32,434	32,434	
5. 2013.....	XXX	XXX	XXX	18,698	36,930	37,095	37,092	37,092	37,092	37,092	
6. 2014.....	XXX	XXX	XXX	XXX	20,799	40,732	40,944	40,943	40,942	40,942	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	22,582	44,447	44,664	44,658	44,658	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	24,118	47,783	47,954	47,950	(4)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,939	55,442	55,725	283
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,858	64,283	31,425
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,671	36,671
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,375
13. Earned Premiums (Sch P-Pt. 1)	21,025	26,128	30,225	34,519	39,059	42,679	46,192	51,820	60,525	68,375	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 2019 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 2010 .....		
1.603 2011 .....		
1.604 2012 .....		
1.605 2013 .....		
1.606 2014 .....		
1.607 2015 .....		
1.608 2016 .....		
1.609 2017 .....		
1.610 2018 .....		
1.611 2019 .....		
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 ..... 1,443,905

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, 2019, 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 2019 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0280	Auto-Owners Insurance Group .....	18988	38-0315280			Auto-Owners Insurance Company .....	MI.....JDP.....				Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	61190	38-1814333			Auto-Owners Life Insurance Company .....	MI.....IA.....	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.....IA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	32700	34-1172650			Owners Insurance Company .....	OH.....RE.....	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.....IA.....	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.....IA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	00000	84-0882220			Lake Country Corporation .....	MI.....NIA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	Y.....	
.0280	Auto-Owners Insurance Group .....	00000	47-1806878			Lake Country Finance, LLC .....	MI.....NIA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	00000	38-3414160			X By 2, LLC .....	MI.....NIA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	00000				X By 2 Canada Inc .....	CAN.....NIA.....	X By 2, LLC .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	42846	56-1382814			Atlantic Casualty Insurance Company .....	NC.....NIA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	12508	20-3474416			Auto-Owners Specialty Insurance Company .....	DE.....IA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	20672	02-0131910			Concord General Mutual Insurance Company .....	NH.....IA.....	Auto-Owners Insurance Company .....			Board of Directors.....		Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	20680	03-0127400			Green Mountain Insurance Company, Inc .....	VT.....IA.....	Concord General Mutual Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	16020	01-0165140			State Mutual Insurance Company .....	ME.....IA.....	Concord General Mutual Insurance Company .....			Management.....		Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	28479	02-0233364			Sunapee Mutual Fire Insurance Company .....	NH.....IA.....	Concord General Mutual Insurance Company .....			Management.....		Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	13110	03-6010097			Vermont Accident Insurance Company, Inc .....	VT.....IA.....	Concord General Mutual Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	15315	02-0436450			Bow Mutual Fire Insurance Company .....	NH.....IA.....	Concord General Mutual Insurance Company .....			Management.....		Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	00000	26-1187549			Peoples Business Services of NH, Inc .....	NH.....IA.....	Concord General Mutual Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	15317	02-0241854			Weare Mutual Fire Insurance Company .....	NH.....NIA.....	Concord General Mutual Insurance Company .....			Management.....		Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	00000	45-3835840			CIG Holding Company, Inc. ....	DE.....IA.....	Auto-Owners Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	Y.....	
.0280	Auto-Owners Insurance Group .....	13544	95-1332270			California Capital Insurance Company .....	CA.....NIA.....	CIG Holding Company, Inc. ....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	12890	94-1497091			Eagle West Insurance Company .....	CA.....IA.....	California Capital Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	23540	77-0177724			Monterey Insurance Company .....	CA.....IA.....	California Capital Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	
.0280	Auto-Owners Insurance Group .....	11165	77-0576840			Nevada Capital Insurance Company .....	NV.....IA.....	California Capital Insurance Company .....			Ownership.....	100.000	Auto-Owners Insurance Company .....	N.....	

Asterisk	Explanation

## ANNUAL STATEMENT FOR THE YEAR 2019 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		(125,000,000)			477,076,060	125,371,845	*		477,447,904	(2,174,444,076)
61190	38-1814333	Auto-Owners Life Insurance Company				(33,135,223)					(33,135,223)	
26638	38-2448613	Home-Owners Insurance Company				(150,684,070)		(13,067,226)			(163,751,296)	1,807,648,690
32700	34-1172650	Owners Insurance Company				(226,170,788)		(105,279,934)			(331,450,722)	247,443,731
32905	35-1370824	Property-Owners Insurance Company				(24,524,826)		(6,669,662)			(31,194,487)	27,668,884
10190	59-3265407	Southern-Owners Insurance Company				(53,395,543)		7,624,752			(45,770,792)	83,461,059
42846	56-1382814	Atlantic Casualty Insurance Company		(1,309,882)			33,060,235		(2,476,230)		29,274,123	4,778,626
	56-0952875	Strickland Insurance Group, Inc.		1,309,882			(23,023,419)				(21,713,537)	
12508	20-3474416	Auto-Owners Specialty Insurance Company					353,368				353,368	
20680	03-0127400	Green Mountain Insurance Company, Inc.						(11,416,687)			(11,416,687)	32,642,528
13110	03-6010097	Vermont Accident Insurance Company, Inc.										2,941,004
16020	01-0165140	State Mutual Insurance Company										1,435,285
28479	02-0233364	Sunapee Mutual Fire Insurance Company										793,089
20672	02-0131910	Concord General Mutual Insurance Company					343,945	7,093,477			7,437,423	(34,368,821)
13544	95-1332270	California Capital Insurance Company		57,997,385			61,303,180		*		119,300,565	(33,593,009)
12890	94-1497091	Eagle West Insurance Company		14,000,000			(25,128,242)		*		(11,128,242)	48,383,793
23540	77-0177724	Monterey Insurance Company		14,000,000			(17,250,092)		*		(3,250,092)	(10,731,720)
11165	77-0576840	Nevada Capital Insurance Company		3,000,000			(18,931,167)		*		(15,931,167)	(4,059,065)
	45-3835840	CIG Holding Company, Inc.		36,002,615			106,580	(1,180,334)			34,928,861	
9999999 Control Totals									XXX			

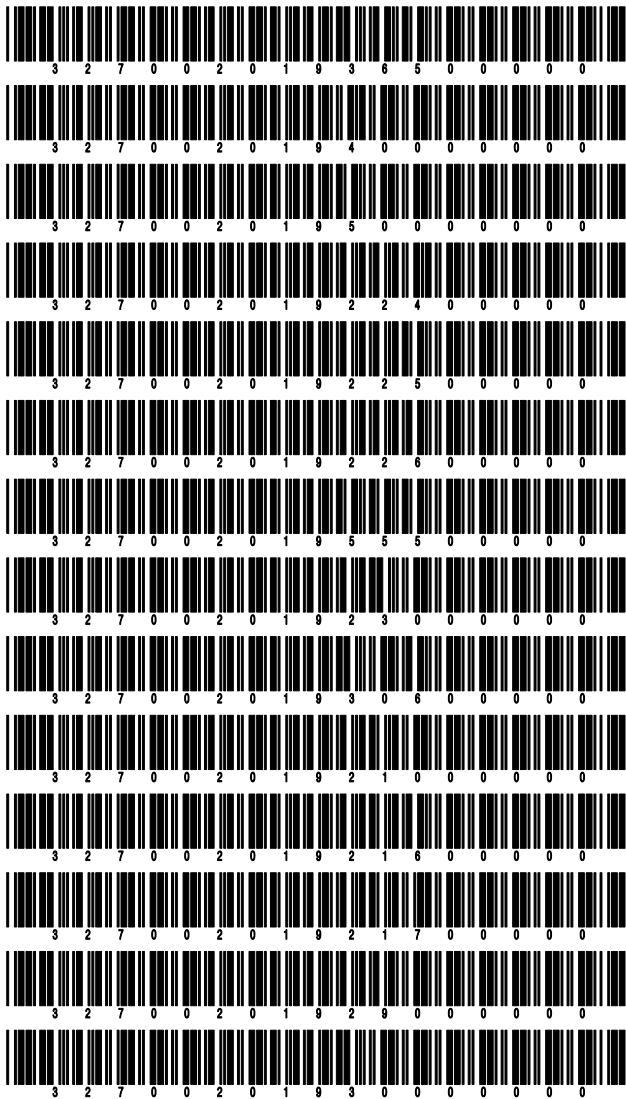
ANNUAL STATEMENT FOR THE YEAR 2019 OF THE OWNERS INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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.



ANNUAL STATEMENT FOR THE YEAR 2019 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 2019 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 2019 OF THE OWNERS INSURANCE COMPANY

## DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2019  
(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: ..... \$ ..... 1,920,105

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
\$ ..... 45,717	\$ ..... 31,056	\$ ..... 318,935	\$ ..... 318,935	% .....	100.0 %

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