



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

DIRECTORS OR TRUSTEES

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

State of Michigan SS:
County of Eaton

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

Daniel J. Thelen
Daniel Jerome Thelen
President

William Finch Woodbury
William Finch Woodbury
First Vice President, Secretary & General Counsel

Theodore William Reinbold
Theodore William Reinbold
Senior Vice President & Treasurer

Subscribed and sworn to before me this
4th day of February, 2020

Rebecca S Yerge
Rebecca S Yerge
Notary
7/8/2026

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

REBECCA S YERGE
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF IONIA
My Commission Expires July 08, 2026
Acting In the County of Eaton



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							8,641	1,969
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)							3,200	36,757	36,819	1,605		
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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280 BUSINESS IN THE STATE OF Arizona DURING THE YEAR 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										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	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	550
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	1,176,634	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	44,491	8,628
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)	8,466,543	8,247,616		4,123,765	2,908,162	3,174,344	1,806,742	85,881	120,479	291,740	1,432,233	275,145
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	274,754	1,164,533	398,165	74,240
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine	823,912	775,778		358,927	198,636	197,573	10,549	7,592	7,364	1,719	147,445	26,775
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake	141,630	155,603		59,003							22,596	4,603
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	672,805	680,675		310,103	97,529	20,596	903,340	56,681	42,987	78,828	69,544	21,865
17.1	Other Liability - occurrence	1,178,074	1,161,394		575,636	7,766	98,729	575,410	16,278	(41,516)	413,592	198,301	38,285
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	3,349,049	3,244,705		1,560,399	695,166	1,086,934	2,380,767	56,765	144,142	595,448	522,568	108,837
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	4,826	13,301	476,948	99,992
22.	Aircraft (all perils)												
23.	Fidelity	22,237	21,307		9,691		(668)	4,483		98	652	3,365	723
24.	Surety												
26.	Burglary and theft	3,735	4,819		2,109		1	9			1	580	121
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	552,893	2,561,546	3,339,132	663,713
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	99,606	94,978		38,137		324	297		5	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-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	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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE OWNERS INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0280 BUSINESS IN THE STATE OF Florida DURING THE YEAR 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	11,318	11,958		4,593	631	632	34			2	1,849	228
2.1 Allied lines	31,908	32,783		14,055		(172)	879		(32)	53	5,318	515
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					(916)	(916)						
5.1 Commercial multiple peril (non-liability portion)	320,293	334,163		134,972	302,325	270,591	167,343	60,869	57,765	42,181	50,674	3,574
5.2 Commercial multiple peril (liability portion)	1,907,479	1,886,771		716,650	1,088,753	3,408,473	6,093,164	1,127,977	2,889,370	5,066,703	319,640	42,362
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	455,620	458,524		204,281	171,212	167,786	6,339	1,995	1,631	1,217	74,104	10,850
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	145,453	169,882		51,251	131,460	34,729	1,017,742	37,668	24,612	91,847	5,221	6,382
17.1 Other Liability - occurrence	2,507,301	2,562,873		1,044,363	3,006,416	1,887,231	4,302,865	1,051,746	(232,315)	4,335,368	407,494	57,567
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	7,383,690	7,690,171		2,977,266	4,552,486	4,497,047	938,964	1,304,605	1,277,839	621,965	1,044,436	154,520
19.2 Other private passenger auto liability	34,758,802	35,718,380		14,119,091	29,067,783	27,257,985	24,998,055	1,908,720	1,437,113	5,322,584	4,939,564	751,982
19.3 Commercial auto no-fault (personal injury protection)	2,575,455	2,462,126		1,220,845	1,453,448	1,614,205	1,041,536	224,585	350,269	244,175	397,763	47,482
19.4 Other commercial auto liability	84,158,904	78,279,046		40,012,927	56,929,795	79,826,349	83,175,969	5,538,127	10,103,628	18,611,859	13,076,714	1,460,599
21.1 Private passenger auto physical damage	16,568,357	16,867,276		6,675,780	11,696,506	11,360,829	97,434	254,686	212,298	98,355	2,359,178	309,828
21.2 Commercial auto physical damage	19,242,450	17,835,313		9,059,272	11,282,314	11,721,736	1,300,344	181,768	196,269	206,511	2,985,246	313,998
22. Aircraft (all perils)												
23. Fidelity	8,703	8,291		4,934	(2,750)	(2,950)	1,745		45	254	1,458	159
24. Surety												
26. Burglary and theft	795	979		218		(2)	3				117	(3)
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	170,076,528	164,318,538		76,240,497	119,679,463	142,043,554	123,142,414	11,692,747	16,318,491	34,643,076	25,668,775	3,160,040
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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										
1. Fire	367,619	360,209		153,537	88,848	125,542	33,602	3,666	5,846	110	62,585	16,623
2.1 Allied lines	619,690	603,207		294,869	374,460	115,257	88,829	8,342	(13,748)	5,661	105,280	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)					157,594	(111,987)	145,795	7,796	(111,289)	85,850		
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)					2,500	2,500	2,500	533		533		
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	861
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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	138
13.	Group accident and health (b)												
14.	Credit accident and health (group and individual)												
15.1	Collectively renewable accident and health (b)												
15.2	Non-cancelable accident and health(b)												
15.3	Guaranteed renewable accident and health(b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other accident and health (b)												
15.8	Federal employees health benefits plan premium (b)												
16.	Workers' compensation												400
17.1	Other Liability - occurrence	2,626,382	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				122	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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 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	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	15,746
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	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines	116	116		20		3	4				37	6
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	259, 158	266, 329		133, 567	177, 664	143, 281	141, 524	35, 999	31, 970	16, 488	83, 069	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		2, 979			137	58	58	11	1, 653	248
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	33	33		14							9	2
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												2, 318
17.1 Other Liability - occurrence	1, 144, 265	1, 152, 571		579, 063	845, 837	756, 884	338, 815	43, 573	33, 234	10, 798	334, 038	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)					28	(172, 433)	(22)	448	(9, 297)			
19.2 Other private passenger auto liability					946, 073	(1, 132, 964)	1, 084, 862	311, 194	(115, 902)	208, 479		
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(19, 202)	(18, 647)	1, 948	19, 204	19, 184	193		
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		715, 643	1, 950, 400	(423, 876)	1, 567, 267	410, 477	(40, 753)	235, 969	418, 806	69, 535
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 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	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	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)					19,794	32,997	13,022	697	7,891	7,194		
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)								83	83			
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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 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	189
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	1,129,632	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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)			195,799	(14,351)	142,960	40,452	18,424	15,364	(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		766,645	290,995	358,707	100,000	2,478	6,997	8,616	295,670	33,006
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake	460,362	468,459		232,051							85,896	9,831
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		576,701	379,996	655,233	2,837,191	38,282	49,976	247,537	158,974	(104,898)
17.1	Other Liability - occurrence	2,920,682	2,807,219		1,358,700	1,054,647	1,251,682	1,186,265	88,103	101,805	571,924	502,631	62,372
17.2	Other Liability - claims made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)					(31,744)	(71,942)	9,879	5,237	(15,129)	6,070		
19.2	Other private passenger auto liability					280,133	(217,855)	734,886	79,652	(28,157)	146,280		
19.3	Commercial auto no-fault (personal injury protection)	486,240	472,863		233,169	250,272	316,061	416,279	13,580	61,463	94,611	76,798	11,157
19.4	Other commercial auto liability	14,328,555	13,303,621		7,129,911	8,061,975	9,798,750	11,062,338	595,520	1,086,535	2,772,233	2,299,119	326,533
21.1	Private passenger auto physical damage					(1,928)	(2,114)	(588)	8,778	8,778			
21.2	Commercial auto physical damage	7,524,608	7,059,920		3,720,420	3,704,568	3,704,270	298,873	37,739	25,522	55,727	1,205,351	160,689
22.	Aircraft (all perils)												
23.	Fidelity	25,719	24,988		13,142		(644)	5,161		126	750	4,852	549
24.	Surety												
26.	Burglary and theft	4,030	3,415		2,576		5	9			1	784	86
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		24,763,904	22,244,055	25,560,840	25,653,779	1,940,071	3,711,773	9,421,366	8,621,053	955,741
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												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												393
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)												785
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	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												
12.	Earthquake	2,095	2,418		1,105							336	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)												
16.	Workers' compensation	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
17.1	Other Liability - occurrence	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
17.2	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												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												
35. TOTALS (a)												2,280
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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					48,765	(30,198)	(859)	16,576	8,424			
5.1	Commercial multiple peril (non-liability portion)	13,680,241	13,063,594		7,146,737	5,075,162	5,514,280	1,929,298	268,493	345,292	273,059	2,384,751	271,272
5.2	Commercial multiple peril (liability portion)	8,214,756	8,216,965		3,790,357	3,221,148	4,490,254	6,054,835	1,323,882	1,922,227	4,870,099	1,481,506	162,895
6.	Mortgage guaranty												
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)					725	5,855	4,226	63	2,207	2,144		
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)						1,226	5,500		635	1,172		
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	868
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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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					(9,291)	(25,874)	4,654	40	(1,843)	534		
5.1 Commercial multiple peril (non-liability portion)	5,977,263	5,512,481		2,949,543	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)	2,322,903	2,292,853		1,019,359	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												
12. Earthquake	28,898	19,778		21,708							5,906	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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												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												
35. TOTALS (a)												1,510
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	6,959
13.	Group accident and health (b)												
14.	Credit accident and health (group and individual)												
15.1	Collectively renewable accident and health (b)												
15.2	Non-cancelable accident and health(b)												
15.3	Guaranteed renewable accident and health(b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other accident and health (b)												
15.8	Federal employees health benefits plan premium (b)												
16.	Workers' compensation	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)					20,910	30,863	9,915	6,551	10,309	3,758		
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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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										
1. Fire	72,563	57,995		26,941	71,566	106,878	35,402	251	2,455	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					392,500	61,042	168,202	34,622	1,090	18,315	(29)	
5.1 Commercial multiple peril (non-liability portion)	4,297,671	3,959,470		2,005,235	2,068,344	2,936,980	1,269,960	41,486	145,632	147,128	792,569	76,511
5.2 Commercial multiple peril (liability portion)	2,226,419	2,130,978		999,096	444,850	1,091,671	1,911,314	209,813	679,058	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	185,686	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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	38,232	21,261	13,525	6,263	59,075	5,075	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)					(2,057)	(19,875)	90,251	2,368	2,839	6,606		
19.2 Other private passenger auto liability	13,987,775	14,000,407		4,788,790	8,668,267	11,137,444	13,603,271	635,961	1,070,324	2,516,581	2,357,045	224,529
19.3 Commercial auto no-fault (personal injury protection)					10,000	7,403	(729)	84	(166)			
19.4 Other commercial auto liability	10,337,343	10,248,158		4,931,284	5,178,749	4,680,740	8,213,044	548,759	503,169	2,040,870	1,700,995	167,573
21.1 Private passenger auto physical damage	11,484,561	11,535,452		3,911,279	7,396,956	7,511,049	167,593	50,789	58,177	64,889	1,939,317	184,348
21.2 Commercial auto physical damage	6,504,958	6,583,181		3,069,308	3,513,528	3,439,418	237,621	24,686	9,347	44,030	1,065,766	105,534
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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	55,398	51,865		26,967		43	166		2	10	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	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							17,552	3,385
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)					10,000	(7,008)	4,868	4,978	(3,609)	2,809		
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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	1,092
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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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 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	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)					26,392	36,560	22,669	4,655	10,788	12,163		
19.2	Other private passenger auto liability	13,324,428	12,635,800		6,416,897	5,446,827	10,552,239	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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



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

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



ANNUAL STATEMENT FOR THE YEAR 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	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	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)					67,514	164,228	206,404	11,878	66,394	74,464		
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)					44							
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
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 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 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	3,996,375	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												
12. Earthquake	3,033,223	3,138,021		1,439,279							564,305	73,911
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
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

ANNUAL STATEMENT FOR THE YEAR 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 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
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	MN.....											
AA-9991217	..00000	Missouri Fair Plan	MO.....	.....1					.....1	.....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				

SCHEDULE F - PART 2

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

ANNUAL STATEMENT FOR THE YEAR 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 Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
38-0315280	18988	Auto-Owners Insurance Company	MI		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								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0315280 ...	Auto-Owners Insurance Company					39,892	207,552		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
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX		39,892	207,552		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
0899999. Total Authorized - Affiliates				XXX		39,892	207,552								XXX		
AA-9991310 ...	Florida Hurricane Cat Fund								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991205 ...	Georgia Fair Plan								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999. Total Authorized - Pools - Mandatory Pools				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX		39,892	207,552								XXX		
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
2299999. Total Unauthorized - Affiliates				XXX											XXX		
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX											XXX		
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX											XXX		
3699999. Total Certified - Affiliates				XXX											XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX											XXX		
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)				XXX		39,892	207,552								XXX		
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				XXX											XXX		
9999999 Totals				XXX		39,892	207,552								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)
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41												
38-0315280 ...	Auto-Owners Insurance Company	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.)																		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)

(Total Provision for Reinsurance)

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

ANNUAL STATEMENT FOR THE YEAR 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)

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

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:

	1	2	3
	Name of Reinsurer	Commission Rate	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.

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	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)
ASSETS (Page 2, Col. 3)			
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. Totals (Line 28)	4,754,551,109	201,379,756	4,955,930,865
LIABILITIES (Page 3)			
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
22. Totals (Line 38)	4,754,551,109	201,379,756	4,955,930,865

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

If yes, give full explanation: In 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
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	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	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	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
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
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	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	13,361	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	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	2
4. 2012.....	418		154		129		32		43		97	776	9
5. 2013.....	2,053		183		520		38		121		95	2,915	26
6. 2014.....	4,950	333	165		1,221	86	34		237		195	6,188	56
7. 2015.....	11,558	322	161		2,742	71	33		507		353	14,608	137
8. 2016.....	20,528	1,288	166		5,147	325	33		875		788	25,136	230
9. 2017.....	38,157	2,383	226		9,495	600	41		1,585		1,350	46,521	550
10. 2018.....	47,773	1,892	17,012	9	11,546	444	3,995	2	3,162		1,385	81,141	1,332
11. 2019.....	45,609	2,361	98,786	46	11,014	580	22,859	12	8,151		830	183,420	3,465
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
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	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	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
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
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	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						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	1,285	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
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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX									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 Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....													
2. 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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 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 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	1,546	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	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,398	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
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	7				1							9	1
2. 2018	(65)										65	(65)	
3. 2019	200		291		37		42		22		52	592	3
4. Totals	142		291		38		42		22		117	536	4

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	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	XXX	185,590	193,321	193,699	193,708	194,598	890	899
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	142,935	139,249	139,743	140,281	538	1,032
9. 2017.....	XXX	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	XXX	69,386	77,044	7,658	XXX
11. 2019.....	XXX	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	XXX	229,906	248,842	259,012	266,296	7,284	17,454
9. 2017.....	XXX	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	XXX	317,080	318,827	1,747	XXX
11. 2019.....	XXX	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	XXX	132,892	120,946	134,497	145,724	11,227	24,778
9. 2017.....	XXX	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	XXX	176,875	178,536	1,661	XXX
11. 2019.....	XXX	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	XXX	75,348	76,141	66,139	(10,002)	(9,209)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,861	68,543	(2,318)	XXX
11. 2019.....	XXX	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	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	XXX	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 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	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 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	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....	31,569	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	XXX	16,116	XXX	XXX
12. Totals											(3,566)	1,483

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	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	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	XXX	XXX	XXX	XXX	XXX	XXX	7,903	12,806	14,502	1,696	6,599
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	300,411	302,717	2,306	XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	343,000	XXX	XXX
4. Totals											4,002	6,599

SCHEDULE P - PART 2K - FIDELITY/SURETY

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

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	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	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 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	2	3	4	5	6	7	8	9	10		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	XXX	194,222	234,843	240,158	243,594	244,277	244,681	244,629	244,843	44,814	7,458
5. 2013.....	XXX	XXX	XXX	173,555	209,152	215,331	218,998	219,787	220,407	220,751	37,292	7,401
6. 2014.....	XXX	XXX	XXX	XXX	186,212	223,656	230,024	232,632	233,048	233,427	37,982	6,642
7. 2015.....	XXX	XXX	XXX	XXX	XXX	143,773	183,386	188,419	191,968	193,145	27,255	5,796
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	108,557	133,181	137,108	138,895	21,027	4,061
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,759	49,339	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	XXX	85,469	149,554	181,077	200,064	209,639	214,543	216,004	217,242	30,064	5,387
5. 2013.....	XXX	XXX	XXX	84,243	142,806	173,609	194,490	206,354	212,613	214,225	30,473	5,656
6. 2014.....	XXX	XXX	XXX	XXX	83,099	146,130	181,616	204,384	214,346	219,102	30,549	5,563
7. 2015.....	XXX	XXX	XXX	XXX	XXX	88,245	159,932	193,744	216,963	229,803	31,040	5,841
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	98,125	179,191	215,610	241,644	30,768	4,055
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,323	175,198	220,540	31,270	4,251
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,234	219,157	34,354	4,846
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	XXX	23,144	43,821	56,344	71,176	74,893	76,894	78,926	80,666	7,171	1,311
5. 2013.....	XXX	XXX	XXX	26,104	51,633	67,367	79,519	88,734	94,266	98,013	7,967	1,489
6. 2014.....	XXX	XXX	XXX	XXX	24,898	50,021	76,304	92,145	99,304	107,647	8,426	1,670
7. 2015.....	XXX	XXX	XXX	XXX	XXX	31,574	61,609	84,375	106,615	119,370	8,856	1,866
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	32,524	68,359	95,316	121,462	8,983	1,488
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,617	74,220	115,761	9,621	1,671
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,256	100,556	10,215	1,664
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,852	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	XXX	18,704	39,897	51,843	57,539	60,668	62,728	64,097	65,074	5,085	695
5. 2013.....	XXX	XXX	XXX	21,665	46,426	57,214	63,089	66,415	68,455	69,551	4,917	669
6. 2014.....	XXX	XXX	XXX	XXX	20,464	45,119	57,761	63,767	67,681	69,910	4,749	715
7. 2015.....	XXX	XXX	XXX	XXX	XXX	16,360	34,592	41,991	46,205	49,017	4,499	708
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	17,495	36,138	43,759	47,401	3,996	623
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,528	32,548	39,185	3,405	562
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,851	28,323	2,886	453
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	XXX	83,050	119,681	135,099	148,028	157,039	162,463	164,906	166,101	10,894	3,489
5. 2013.....	XXX	XXX	XXX	76,520	114,225	129,566	142,343	154,886	157,897	162,012	10,259	3,651
6. 2014.....	XXX	XXX	XXX	XXX	104,471	150,304	171,815	185,584	196,235	204,566	10,900	3,614
7. 2015.....	XXX	XXX	XXX	XXX	XXX	88,805	132,805	150,479	165,689	174,932	9,155	3,572
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	88,796	144,864	161,386	179,629	8,964	3,530
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,938	170,825	197,500	9,411	3,275
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,990	153,126	8,785	3,341
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	2	3	4	5	6	7	8	9	10		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
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	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	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	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	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 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	XXX	XXX	XXX					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	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	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	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			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	XXX	20,929	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

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

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	XXX	XXX						XXX	XXX
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX					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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....	66	19								
2. 2010.....	14,492	44	21							
3. 2011.....	XXX	11,142	47	23						
4. 2012.....	XXX	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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....										
2. 2010.....										
3. 2011.....	XXX									
4. 2012.....	XXX	XXX								
5. 2013.....	XXX	XXX	XX							
6. 2014.....	XXX	XXX	XX	XX						
7. 2015.....	XXX	XXX	XX	XX	XX					
8. 2016.....	XXX	XXX	XX	XXX	XXX	XX				
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 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	XXX					
8. 2016.....	XXX	XXX	XX	XX	XX	XX				
9. 2017.....	XXX	XXX	XX	XX	XX	XX	XXX			
10. 2018.....	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 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	XXX					
8. 2016.....	XXX	XXX	XX	XX	XX	XX				
9. 2017.....	XXX	XXX	XX	XX	XX	XX	XXX			
10. 2018.....	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
11. 2019.....	XXX	XXX	XXX	XXX	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	XXX					
8. 2016.....	XXX	XXX	XX	XX	XX	XX				
9. 2017.....	XXX	XXX	XX	XX	XX	XX	XXX			
10. 2018.....	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	XXX	XXX	XXX	XXX	XXX	XXX	9,346	2,042	1,163
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,237	1,399
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,240

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

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

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

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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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

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SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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

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SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	46,410	(213)	(13)			(2)					
2. 2010.....	58,919	110,091	109,977	109,977	109,976	109,976	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	141,621	141,619	141,619	
6. 2014.....	XXX	XXX	XXX	XXX	81,465	157,021	157,064	157,058	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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	2,970	(65)									
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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	116,222	(1,340)	(31)	(2)		(4)					
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	XXX	215,076	412,971	413,418	413,353	(65)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,849	425,885	426,571	686
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,488	448,893	214,405
11. 2019.....	XXX	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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	44,290	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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	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

NONE

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

NONE

Schedule P - Part 6M - International - Section 1

NONE

Schedule P - Part 6M - International - Section 2

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [☒]
If the answer to question 1.1 is “no”, leave the following questions blank. If the answer to question 1.1 is “yes”, please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?\$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No []
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A []
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	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 [☒] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [☒] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [☒]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity1,443,905

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 [☒] 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	2	3	4	6
		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	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.	.UDP					.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	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	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.















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

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?.....	YES
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
25.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27.	Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
28.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?.....	NO
APRIL FILING		
29.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
33.	Will the regulator only (non-public) Supplemental Health Care Exhibit’s Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?.....	NO
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	YES
35.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
36.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
37.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
12.		
13.		
14.		
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Bar Codes:		
12.	SIS Stockholder Information Supplement [Document Identifier 420]	
13.	Financial Guaranty Insurance Exhibit [Document Identifier 240]	
14.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
15.	Supplement A to Schedule T [Document Identifier 455]	
16.	Trusteed Surplus Statement [Document Identifier 490]	
17.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	
18.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

19.	Medicare Part D Coverage Supplement [Document Identifier 365]	 3 2 7 0 0 2 0 1 9 3 6 5 0 0 0 0 0
22.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 3 2 7 0 0 2 0 1 9 4 0 0 0 0 0 0 0
23.	Bail Bond Supplement [Document Identifier 500]	 3 2 7 0 0 2 0 1 9 5 0 0 0 0 0 0 0
25.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 3 2 7 0 0 2 0 1 9 2 2 4 0 0 0 0 0
26.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 3 2 7 0 0 2 0 1 9 2 2 5 0 0 0 0 0
27.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 3 2 7 0 0 2 0 1 9 2 2 6 0 0 0 0 0
28.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 3 2 7 0 0 2 0 1 9 5 5 5 0 0 0 0 0
29.	Credit Insurance Experience Exhibit [Document Identifier 230]	 3 2 7 0 0 2 0 1 9 2 3 0 0 0 0 0 0
30.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 3 2 7 0 0 2 0 1 9 3 0 6 0 0 0 0 0
31.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 3 2 7 0 0 2 0 1 9 2 1 0 0 0 0 0 0
32.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 3 2 7 0 0 2 0 1 9 2 1 6 0 0 0 0 0
33.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 3 2 7 0 0 2 0 1 9 2 1 7 0 0 0 0 0
35.	Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 290]	 3 2 7 0 0 2 0 1 9 2 6 0 0 0 0 0 0
36.	Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 300]	 3 2 7 0 0 2 0 1 9 3 0 0 0 0 0 0 0

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

NONE



SUPPLEMENT FOR THE YEAR 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 Code0280NAIC Company Code32700

Company NameOWNERS INSURANCE COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

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

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

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

2.31 Amount quantified:\$1,920,105

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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