

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2021
 OF THE CONDITION AND AFFAIRS OF THE
Owners Insurance Company

NAIC Group Code 0280 0280 NAIC Company Code 32700 Employer's ID Number 34-1172650
(Current) (Prior)

Organized under the Laws of Ohio State of Domicile or Port of Entry OH
 Country of Domicile United States of America

Incorporated/Organized 05/13/1975 Commenced Business 12/31/1975

Statutory Home Office 2325 North Cole Street Lima, OH, US 45801-2305
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 6101 Anacapri Boulevard
(Street and Number)
Lansing, MI, US 48917-3968 517-323-1200
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 30660 Lansing, MI, US 48909-8160
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 6101 Anacapri Boulevard
(Street and Number)
Lansing, MI, US 48917-3968 517-323-1200
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.auto-owners.com

Statutory Statement Contact Stephen Darrell Buell 517-323-1200
(Name) (Area Code) (Telephone Number)
aoacctg@aoins.com 517-323-8796
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

Michael David Pike #, President Jamie Patrick Whisnant #, Exec. Vice President & COO Jonathan Robert Riekse, Sr. Vice President
Denise Gay Williams, Sr. Vice President Anthony Orlando Dean #, First Vice President & CIO Andrea Leigh Lindemeyer, Sr. Vice President
Amy Marie Kissman #, Sr. Vice President Barry Michael Preslaski #, Sr. Vice President

DIRECTORS OR TRUSTEES

Jeffrey Scott Tagsold (CHM) Daniel Jerome Thelen William Finch Woodbury
Mark Edward Hooper Lori Ann McAllister Cheryl Lynn Pero
Carolyn Dale Muller Jeffrey Francis Harrold Theodore William Reinbold
Terri Anderson Miller Michael David Pike Jamie Patrick Whisnant #
Anthony Orlando Dean #

State of Michigan
 County of Eaton SS

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.

Michael David Pike William Finch Woodbury Theodore William Reinbold
 President First Vice President, Secretary & General Counsel Senior Vice President & Treasurer

Subscribed and sworn to before me this
4th day of February, 2022

- 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
 Rebecca S. Yerge
 Notary
 7/8/2026

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 2021 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 2021

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	465,008	402,060		229,894	136,430	172,919	33,093	4,858	5,936	1,131	89,161	22,371
2.1 Allied lines	980,614	826,174		494,098	132,924	170,704	78,476	5,003	7,510	4,512	187,153	46,945
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	638,380	644,882		321,750	246,482	56,325	52,975	19,320	(6,522)	5,185	128,004	33,704
5.1 Commercial multiple peril (non-liability portion)	19,740,937	19,345,580		9,918,332	8,077,354	5,605,033	2,051,983	446,933	30,522	294,497	3,854,172	1,016,061
5.2 Commercial multiple peril (liability portion)	17,352,456	17,126,053		6,834,263	3,083,455	3,985,617	10,265,857	2,029,553	2,524,069	6,827,720	3,444,486	884,602
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,627,414	3,456,858		1,729,998	1,488,081	1,528,314	169,343	38,856	48,730	22,031	725,561	142,813
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	33,860	33,546		19,635							6,631	1,333
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	1,165,961	1,191,726		470,444	243,202	(2,900)	3,373,518	12,774	(30,090)	285,456	115,280	48,634
17.1 Other Liability - occurrence	5,954,951	5,793,508		2,604,568	1,120,927	2,840,778	5,389,225	631,975	1,524,328	3,247,828	1,113,486	234,450
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	7,655	7,282	1,393		
19.2 Other private passenger auto liability					4,054,776	(108,788)	(155,849)	(3,736,452)	(4,584,773)	(35,654)		
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	16,722,742	16,017,407		7,870,237	9,981,698	10,414,487	13,405,921	1,270,820	1,161,332	3,156,401	2,821,370	658,437
21.1 Private passenger auto physical damage					(2,691)	(2,807)	(116)	(267)	(267)			
21.2 Commercial auto physical damage	8,744,485	8,654,220		4,136,975	5,182,067	4,833,753	472,786	71,118	38,139	87,298	1,474,814	344,275
22. Aircraft (all perils)												
23. Fidelity	95,996	93,323		47,055	(1,872)	(5,695)	11,519		(831)	786	18,935	3,970
24. Surety		(83)		(135)							(3)	(1)
26. Burglary and theft	33,923	34,266		16,069		14	114		(9)	3	6,643	1,336
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	75,556,728	73,619,519		34,693,183	33,742,834	29,487,753	35,152,045	801,948	725,356	13,898,589	13,985,693	3,438,930
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

19AL



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	249,817	226,163		142,200	1,630	(45,670)	5,320		(2,943)	179	44,349	5,017
2.1 Allied lines	468,803	397,992		278,852	36,825	38,381	36,806	28	374	2,102	83,218	9,416
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	1,342,131	1,311,373		637,789	1,009,805	1,320,671	511,039	47,054	65,197	47,772	259,646	26,956
5.1 Commercial multiple peril (non-liability portion)	8,926,152	8,585,452		4,338,487	5,211,162	5,560,237	2,498,570	299,756	342,290	325,907	1,610,060	179,276
5.2 Commercial multiple peril (liability portion)	6,210,515	5,974,544		2,762,238	1,230,211	1,430,625	6,853,565	1,530,112	1,674,223	4,687,152	1,141,438	124,734
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	955,483	881,279		466,483	188,032	158,871	26,078	156	(168)	3,078	177,299	19,190
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	24,302	21,308		14,910							4,572	488
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	1,246,085	1,222,132	25,639	474,091	194,193	35,452	1,670,798	28,236	16,482	145,682	124,228	25,027
17.1 Other Liability - occurrence	3,360,303	3,129,697		1,611,714	111,017	(300,497)	2,273,504	115,833	(71,357)	752,946	582,920	67,490
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					23,162	(9,424)	(1,464)	721	(16,735)			
19.2 Other private passenger auto liability	6,945,795	6,927,432		3,458,542	3,267,173	4,256,367	5,289,373	392,592	572,035	990,822	1,235,317	146,169
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	7,034,029	10,559,085		1,906,982	6,767,284	4,765,670	13,658,020	922,757	208,788	3,129,145	1,163,540	152,127
21.1 Private passenger auto physical damage	5,095,102	4,977,265		2,509,783	3,590,121	3,662,110	199,471	41,914	52,251	41,544	906,184	106,873
21.2 Commercial auto physical damage	2,565,922	3,791,810		719,917	3,423,677	3,398,120	154,424	31,615	40,456	44,376	423,177	55,611
22. Aircraft (all perils)												
23. Fidelity	86,487	81,429		35,798		(3,416)	10,454		(748)	714	15,369	1,911
24. Surety												
26. Burglary and theft	15,018	12,958		8,130	19,736	19,617	(57)		(6)	2	2,814	302
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	44,525,944	48,099,920	25,639	19,365,915	25,074,027	24,287,113	33,185,900	3,410,774	2,880,138	10,171,422	7,774,131	920,586
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

19AZ



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	244,431	237,967		102,972	10,175	11,723	6,898	75	(9)	233	42,844	7,829
2.1 Allied lines	514,239	470,603		247,231	621,773	941,129	346,479	3,253	21,771	19,878	91,248	16,470
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)	12,905,076	12,064,032		6,304,940	6,097,896	6,189,945	2,525,076	148,166	172,126	261,487	2,240,400	413,323
5.2 Commercial multiple peril (liability portion)	3,289,670	3,159,691		1,378,772	660,935	1,809,166	3,791,649	235,640	977,008	2,580,413	586,725	105,361
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,002,803	942,005		448,392	243,795	269,327	39,382	19,064	21,718	4,356	181,864	32,118
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	207,873	190,704		87,947							35,096	6,658
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	1,104,339	1,000,119		496,445	107,959	204,278	1,258,398	64,678	72,704	109,650	109,811	35,370
17.1 Other Liability - occurrence	1,562,114	1,501,753		743,759	31,483	1,209,157	1,831,508	6,041	50,156	428,478	266,180	50,031
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	4,793,973	4,536,407		2,146,390	2,104,566	1,977,297	3,187,243	175,156	102,900	768,555	772,478	153,556
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	3,638,595	3,544,755		1,638,406	1,500,353	1,682,643	204,497	8,635	22,353	33,664	579,544	116,537
22. Aircraft (all perils)												
23. Fidelity	42,382	39,279		17,469		(764)	5,028		(267)	343	7,342	1,430
24. Surety												
26. Burglary and theft	5,342	4,782		2,997		5	18		(1)		941	171
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	29,310,835	27,692,098		13,615,719	11,378,935	14,293,906	13,196,174	660,708	1,440,458	4,207,057	4,914,473	938,852
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

19 AR



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	201,429	157,951		93,185		591	990		10	33	35,569	3,943
2.1 Allied lines	880,417	758,130		382,753	231,424	248,098	79,807	12,135	13,651	4,619	155,713	17,234
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	24,823,515	24,645,664		13,258,639	15,539,232	21,117,297	14,070,236	816,854	1,291,996	1,377,644	4,750,649	485,907
5.1 Commercial multiple peril (non-liability portion)	11,007,169	9,869,527		5,525,485	3,980,426	3,490,638	8,900,812	840,506	863,354	780,916	1,956,853	215,459
5.2 Commercial multiple peril (liability portion)	7,629,895	7,389,707		3,658,937	1,628,466	4,409,019	9,313,507	1,322,278	3,253,414	6,576,736	1,379,183	149,351
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,840,417	1,746,092		879,832	489,446	592,569	175,853	45,671	58,451	18,377	337,943	36,025
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	29,224	29,423		14,407							5,581	572
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	449,911	546,434		202,592	321,086	19,784	1,143,775	43,197	11,360	98,870	43,885	17,904
17.1 Other Liability - occurrence	4,000,964	3,869,130		1,883,626	2,582,772	972,300	2,916,920	749,148	722,514	1,220,877	678,192	78,317
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)								106	106			
19.2 Other private passenger auto liability	16,542,653	18,181,782		7,822,283	11,973,154	10,388,436	19,734,079	2,471,848	2,171,618	3,730,922	2,625,133	325,688
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	26,625,596	25,307,146		12,343,152	9,686,476	9,774,963	27,167,832	2,356,464	1,933,327	6,264,733	4,245,185	522,964
21.1 Private passenger auto physical damage	11,406,312	12,160,924		5,409,273	5,799,881	5,908,878	452,218	77,648	80,192	83,152	1,818,420	224,471
21.2 Commercial auto physical damage	10,523,154	10,315,034		4,830,262	5,619,445	6,001,183	916,749	37,681	83,685	138,648	1,674,674	206,729
22. Aircraft (all perils)												
23. Fidelity	61,891	58,139		28,599		(1,444)	7,686		(437)	525	11,052	1,326
24. Surety												
26. Burglary and theft	4,151	3,594		2,096		3	13		(1)		776	81
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	116,026,697	115,038,678		56,335,123	57,851,807	62,922,316	84,880,477	8,773,536	10,483,239	20,296,050	19,718,809	2,285,971
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

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ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	8,770	8,992		3,322		24	43			1	1,494	157
2.1 Allied lines	25,640	25,567		11,215	972	1,046	1,077		11	61	4,454	355
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)	(800)						
5.1 Commercial multiple peril (non-liability portion)	287,917	296,809		121,468	22,400	369,111	383,630	21,505	52,098	38,302	47,454	4,729
5.2 Commercial multiple peril (liability portion)	1,775,343	1,767,731		691,282	1,853,368	(83,914)	2,367,079	571,650	(802,517)	1,758,957	301,991	42,777
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	452,318	456,650		205,222	54,363	59,306	10,340	3,205	3,671	1,253	75,560	12,069
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	226,550	235,423		54,466	96,393	24,336	1,109,745	2,531	(12,244)	93,997	18,769	20,260
17.1 Other Liability - occurrence	2,144,791	2,146,167		955,257	1,254,360	2,225,792	5,130,061	1,230,845	2,370,791	5,231,832	359,498	61,651
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	6,012,972	6,125,702		2,492,901	3,177,190	4,052,447	2,025,639	1,742,841	1,967,907	974,520	885,767	144,145
19.2 Other private passenger auto liability	28,645,502	29,507,801		11,822,769	21,126,237	23,345,621	26,130,141	2,312,378	2,451,960	4,913,597	4,232,055	699,601
19.3 Commercial auto no-fault (personal injury protection)	1,664,460	2,505,010		431,382	1,828,976	1,767,650	1,116,010	449,126	435,703	213,328	259,379	36,635
19.4 Other commercial auto liability	68,738,957	98,806,419		17,670,861	57,792,935	64,027,959	118,678,282	8,587,746	8,084,640	22,471,990	10,784,597	1,437,888
21.1 Private passenger auto physical damage	14,385,978	14,651,280		5,892,869	9,838,884	9,821,182	503,568	112,701	108,182	117,457	2,129,712	308,982
21.2 Commercial auto physical damage	14,256,139	20,676,234		3,690,150	12,176,291	12,686,839	1,632,341	165,702	206,125	253,543	2,232,589	280,183
22. Aircraft (all perils)												
23. Fidelity	7,972	8,049		4,591	(8,552)	(8,986)	964		(81)	66	1,352	254
24. Surety		83		135							(1)	1
26. Burglary and theft	11,328	6,503		5,035		132	135		3	3	1,808	697
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	138,644,638	177,224,420		44,052,923	109,213,016	118,287,745	159,089,054	15,200,230	14,866,248	36,068,909	21,336,478	3,050,386
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 2021 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 2021

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	317,766	309,353		136,332	2,726	4,757	(2,216)	848	910	(2,187)	56,240	17,008
2.1 Allied lines	599,626	588,771		272,731	224,284	70,912	41,249	15,719	8,583	2,394	104,552	32,133
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	(5,580)	421,136			239,052	102,427	461,111	61,916	59,012	64,745	(272)	(198)
4. Homeowners multiple peril	1,343,333	1,296,607		690,823	385,865	270,253	200,557	25,847	8,754	44,858	263,068	71,898
5.1 Commercial multiple peril (non-liability portion)	19,983,490	19,802,940		9,957,118	9,519,122	7,692,263	3,571,870	535,727	416,236	416,811	3,559,360	1,070,883
5.2 Commercial multiple peril (liability portion)	14,299,548	13,991,604		6,273,795	5,276,524	4,407,871	20,632,321	3,002,188	1,582,481	13,647,985	2,615,826	766,456
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,971,817	3,703,440		1,889,325	2,144,542	2,040,181	202,869	91,139	96,538	26,579	738,120	212,868
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	13,708	15,810		5,227							2,387	735
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	14,957,370	15,682,930		6,291,168	6,340,535	1,502,190	36,275,214	595,078	74,049	3,139,246	1,368,453	923,364
17.1 Other Liability - occurrence	13,094,398	12,664,157		6,248,544	6,641,979	7,220,623	10,692,536	796,971	1,154,631	3,445,229	2,253,090	701,836
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					162,433	138,173	129,206	10,086	(18,285)	61,023		
19.2 Other private passenger auto liability	181,071,792	179,520,214		81,647,119	111,389,235	137,791,307	146,436,038	10,303,409	15,656,234	27,550,422	29,599,794	9,706,471
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	34,533,449	32,050,290		16,894,235	10,392,644	16,569,101	35,011,627	1,857,122	2,755,808	8,178,944	5,623,347	1,850,889
21.1 Private passenger auto physical damage	115,502,843	111,922,711		51,760,797	70,892,749	71,499,911	5,526,681	545,683	669,678	990,458	18,932,267	6,190,844
21.2 Commercial auto physical damage	11,306,797	11,142,751		5,352,534	6,234,644	6,172,291	600,174	60,632	68,479	112,602	1,834,603	606,041
22. Aircraft (all perils)												
23. Fidelity	165,596	158,795		81,422	(1,125)	(8,155)	20,290		(1,494)	1,385	29,141	9,217
24. Surety												
26. Burglary and theft	14,886	17,132		7,673		130	63		(10)	2	2,719	799
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	411,170,838	403,288,642		187,508,843	229,845,209	255,474,235	259,799,591	17,902,365	22,531,605	57,680,494	66,982,695	22,161,241
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

19 GA



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	119,537	95,300		68,484		376	597		7	20	21,721	1,613
2.1 Allied lines	138,543	113,817		71,187	4,882	15,931	19,257	4	695	1,093	24,817	1,875
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)	3,035,301	2,604,466		1,548,733	893,100	1,268,998	718,983	40,030	76,311	65,174	546,345	41,160
5.2 Commercial multiple peril (liability portion)	5,650,785	5,238,142		2,371,990	396,726	1,157,264	5,165,923	657,780	1,134,926	3,663,315	1,032,189	77,067
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,140,610	1,825,493		994,236	290,441	303,267	54,515	3,679	6,369	6,808	385,694	28,850
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	28,843	16,089		20,581							5,234	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												400
17.1 Other Liability - occurrence	3,451,576	3,203,616		1,495,490	450,353	541,654	1,765,035	59,588	223,647	1,589,105	611,701	46,816
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	4,652,420	4,307,154		2,157,031	4,145,955	1,895,113	3,735,641	190,329	(474,762)	861,718	770,454	63,435
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	2,829,757	2,730,436		1,282,100	1,565,900	1,575,799	117,393	19,877	23,011	24,158	468,558	38,717
22. Aircraft (all perils)												
23. Fidelity	18,007	18,167		7,613		(607)	2,165		(144)	148	3,252	271
24. Surety												
26. Burglary and theft	3,040	3,308		614		(2)	33		(3)	1	514	42
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	22,068,419	20,155,989		10,018,059	7,747,358	6,757,792	11,579,542	971,286	990,056	6,211,540	3,870,479	300,632
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

19.1D



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	446,153	411,514		246,289	118,890	114,935	2,206	2,188	1,928	61	83,118	4,187
2.1 Allied lines	897,080	870,191		435,539	241,939	141,246	588,908	25,446	25,577	33,914	164,773	8,501
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	4,897,966	4,600,935		2,141,248	2,641,935	2,794,757	651,688	24,859	62,492	95,247	862,872	45,912
4. Homeowners multiple peril	407,439	405,415		211,983	158,755	178,092	367,219	32,449	29,641	35,042	78,345	3,904
5.1 Commercial multiple peril (non-liability portion)	24,772,006	23,431,862		12,168,148	20,820,011	18,491,419	7,157,124	469,981	351,759	787,454	4,589,266	232,998
5.2 Commercial multiple peril (liability portion)	14,036,289	13,624,954		6,410,275	6,381,908	7,125,067	21,444,167	2,227,142	2,394,413	15,363,893	2,643,152	133,512
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,879,135	2,774,857		1,396,827	783,681	984,469	277,841	16,235	38,421	28,180	547,749	27,375
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	442,694	447,826		205,647							80,786	4,270
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	11,939,318	12,140,525		5,363,362	6,223,133	2,858,734	30,555,768	622,101	392,704	2,686,150	1,076,925	157,557
17.1 Other Liability - occurrence	8,492,326	8,253,768		4,132,119	3,157,583	8,470,970	9,094,770	102,937	147,454	1,020,145	1,411,821	80,422
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					51,220	63,491	32,393	5,430	9,811	15,823		
19.2 Other private passenger auto liability	42,237,128	42,409,321		17,993,271	26,234,620	26,609,990	31,045,338	1,381,840	1,561,179	5,921,758	6,776,527	407,525
19.3 Commercial auto no-fault (personal injury protection)							10,000		(66)	1,685		
19.4 Other commercial auto liability	17,197,039	19,874,610		6,615,043	9,197,822	7,644,440	17,024,441	987,529	265,150	3,972,550	2,702,504	167,706
21.1 Private passenger auto physical damage	38,289,187	37,923,187		16,147,016	23,792,505	24,274,336	1,093,221	192,526	245,350	247,865	6,155,239	367,334
21.2 Commercial auto physical damage	10,410,709	12,217,955		4,590,059	7,869,632	7,735,900	1,177,223	239,641	242,556	210,783	1,629,188	103,254
22. Aircraft (all perils)												
23. Fidelity	157,776	159,252		82,518	(10,600)	(26,264)	22,103	14,963	12,492	1,509	29,406	1,843
24. Surety												
26. Burglary and theft	33,644	30,694		16,072		20	110		(8)	3	6,331	318
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	177,535,888	179,576,866		78,155,414	107,663,035	107,461,604	120,544,520	6,345,267	5,780,853	30,422,059	28,838,002	1,746,617
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 2021 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 2021

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines	80	80		20		(1)	2				39	4
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	216,242	231,429		111,995	44,925	33,836	27,944	10,643	8,567	2,689	92,645	10,780
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,186	3,923		1,802		(31)	95		1	9	1,516	159
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	33	33		14							13	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												
17.1 Other Liability - occurrence	1,076,211	1,090,139		541,501	600,000	2,511,738	2,319,982	14,719	68,129	64,186	410,618	53,651
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(91,032)	3,740	588,613	37,785	47,258	108,507		
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(15,036)	(14,939)	(79)	10,004	10,004			
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)	1,295,752	1,325,604		655,332	538,857	2,534,343	2,936,558	73,151	133,959	175,391	504,831	64,596
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 2021 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 2021

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	139,620	115,893		59,014		462	709		8	24	24,009	1,298
2.1 Allied lines	378,897	347,361		144,839	141,656	193,383	75,220	1,954	5,087	4,321	65,594	3,523
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	4,501,809	4,724,972		1,717,343	3,081,316	4,058,982	2,674,438	40,334	224,095	378,502	757,863	41,856
4. Homeowners multiple peril	393,898	388,048		211,116	166,743	63,931	40,451	3,808	(14,133)	3,802	70,807	3,662
5.1 Commercial multiple peril (non-liability portion)	17,417,426	15,512,910		8,687,147	23,919,446	21,109,723	11,844,908	357,456	12,986	1,669,155	2,984,550	161,940
5.2 Commercial multiple peril (liability portion)	6,528,971	6,170,822		3,109,548	2,027,143	1,981,554	6,021,274	393,643	133,882	3,837,799	1,129,458	60,704
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,552,665	2,359,681		1,199,549	858,442	1,045,199	331,348	46,950	70,977	35,394	452,816	23,734
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	46,319	35,049		24,932							8,216	431
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	5,810,063	5,431,857		2,492,896	2,405,263	2,823,171	9,210,260	153,374	203,016	810,453	533,413	166,195
17.1 Other Liability - occurrence	5,329,333	5,112,419		2,515,706	438,458	2,550,110	4,737,544	107,182	30,051	320,698	847,534	49,550
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					43,691	41,551	8,725	1,181	(86)	4,815		
19.2 Other private passenger auto liability	22,849,455	22,515,108		9,556,660	12,904,356	13,324,350	16,801,026	747,128	905,520	3,057,005	3,458,771	212,492
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	8,145,668	7,481,002		3,747,238	2,063,963	4,116,792	8,932,519	491,065	846,044	2,049,303	1,263,190	75,758
21.1 Private passenger auto physical damage	34,549,183	33,329,029		14,452,290	20,018,942	19,915,360	936,406	173,113	174,870	217,872	5,261,263	321,224
21.2 Commercial auto physical damage	10,619,865	9,538,461		4,838,903	5,794,684	4,927,853	1,511,019	29,121	(105,259)	198,627	1,635,112	98,739
22. Aircraft (all perils)												
23. Fidelity	49,772	45,825		20,760		(2,606)	5,931		(495)	405	8,540	550
24. Surety												
26. Burglary and theft	3,660	3,476		1,140		(8)	5		(1)		647	34
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	119,316,604	113,111,913		52,779,080	73,864,102	76,149,809	63,131,781	2,546,307	2,486,562	12,588,174	18,501,783	1,221,688
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

191A



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	89,013	84,889		41,356		258	451		4	15	17,450	2,616
2.1 Allied lines	249,180	238,510		123,459	32,976	32,486	10,216	143	191	594	49,042	7,322
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)	4,137,632	3,876,824		2,217,050	583,767	1,022,284	1,582,254	57,740	100,365	137,793	838,938	121,588
5.2 Commercial multiple peril (liability portion)	1,738,090	1,642,589		747,870	146,754	358,302	1,005,583	372,770	477,596	712,199	355,962	51,075
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	560,079	557,113		268,071	267,342	276,281	70,567	2,923	6,732	7,862	115,516	16,458
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	8,887	10,086		5,663							1,836	261
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	898,998	944,503		347,772	526,156	1,009,373	2,295,973	66,380	103,645	199,609	100,538	40,453
17.1 Other Liability - occurrence	1,128,300	1,136,813		505,339	73,215	1,172,580	1,566,040	22,793	61,047	323,828	218,919	33,156
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)	14,446	24,474		3,651	11,447	16,291	33,276	3,643	4,145	5,823	2,788	425
19.4 Other commercial auto liability	693,673	1,173,636		186,155	516,498	329,335	723,698	139,797	92,156	140,404	133,754	20,385
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	513,321	867,875		148,878	704,528	737,749	54,804	3,799	7,167	10,376	100,471	15,084
22. Aircraft (all perils)												
23. Fidelity	15,665	15,191		9,760		(691)	1,908		(144)	130	3,197	495
24. Surety												
26. Burglary and theft	2,159	2,102		1,528		1	13		(1)		434	63
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	10,049,443	10,574,604		4,606,553	2,862,684	4,954,250	7,344,783	669,989	852,904	1,538,632	1,938,846	309,382
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

19 KS



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	390,196	322,034		175,943		1,296	1,893		16	64	71,276	8,128
2.1 Allied lines	603,323	494,243		334,625	2,405	16,244	30,041		859	1,705	114,243	12,567
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					118,820	(7,276)	19,622	2,688	(10,177)	2,074	(2)	
5.1 Commercial multiple peril (non-liability portion)	19,688,368	18,227,457		9,832,259	10,173,942	41,979,352	33,963,311	209,461	5,980,896	5,996,180	3,857,793	410,087
5.2 Commercial multiple peril (liability portion)	8,154,764	7,665,992		3,868,455	2,742,125	2,610,167	5,399,264	932,312	630,322	3,231,792	1,619,503	169,854
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,998,156	1,885,254		981,872	418,117	465,554	101,586	18,312	24,994	11,426	399,847	41,619
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	622,623	555,319		296,901							121,718	12,969
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	1,653,150	1,590,861		694,306	1,151,468	1,538,541	3,786,173	45,655	80,450	333,549	172,224	28,476
17.1 Other Liability - occurrence	3,846,542	3,615,905		1,815,245	1,282,900	82,114	1,898,501	65,200	42,925	598,459	693,657	80,119
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					(45,782)	(45,409)		10	10			
19.2 Other private passenger auto liability					23,819	(58,446)	333,505	25,314	11,334	70,425		
19.3 Commercial auto no-fault (personal injury protection)	534,080	515,666		260,600	173,721	237,720	312,639	8,729	16,727	56,868	89,694	12,449
19.4 Other commercial auto liability	19,947,527	18,405,426		9,922,335	5,127,612	9,156,925	17,754,252	835,024	1,502,015	4,121,467	3,377,746	430,960
21.1 Private passenger auto physical damage					(5,770)	(5,512)	(67)	47	47			
21.2 Commercial auto physical damage	9,211,664	8,708,375		4,613,241	5,673,624	6,441,105	1,424,309	141,390	237,817	197,573	1,563,595	191,866
22. Aircraft (all perils)												
23. Fidelity	35,097	32,289		16,856		(627)	4,318		(226)	295	6,970	794
24. Surety												
26. Burglary and theft	9,876	8,982		3,877		8	30		(2)	1	1,972	206
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	66,695,365	62,027,801		32,816,514	26,837,001	62,411,753	65,029,377	2,284,142	8,518,006	14,621,877	12,090,237	1,400,093
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

19 KY



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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												338
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												339
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)												677
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

19.MI



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	376,757	388,189		203,701	24,946	17,666	21,512	199	(767)	727	64,945	8,628
2.1 Allied lines	790,023	766,791		447,210	304,399	387,794	1,157,596	776	14,311	65,724	133,010	18,122
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	8,103,542	7,612,134		3,637,346	4,978,373	5,135,348	1,909,817	48,934	125,084	275,682	1,446,609	185,882
4. Homeowners multiple peril	1,218,628	1,202,940		644,654	437,804	412,785	175,407	23,582	13,577	16,896	234,795	27,924
5.1 Commercial multiple peril (non-liability portion)	38,958,981	36,904,436		19,392,095	34,082,051	29,658,585	16,627,430	451,872	(300,868)	2,132,636	6,959,085	893,115
5.2 Commercial multiple peril (liability portion)	19,337,776	18,576,410		8,104,192	4,315,477	5,223,640	14,234,383	1,668,233	2,251,129	9,516,178	3,543,584	443,577
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	5,619,399	5,346,900		2,567,441	2,171,550	1,707,330	289,162	41,995	28,801	35,239	1,040,292	128,900
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	4,658	4,978		1,900							847	107
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	22,622,746	22,214,698		9,213,614	8,756,089	1,966,742	46,227,543	646,837	(95,699)	3,993,590	2,222,240	132,985
17.1 Other Liability - occurrence	13,786,015	13,191,836		6,607,598	1,979,596	4,054,925	8,421,545	248,129	37,041	1,086,186	2,347,030	316,229
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	14,371,748	14,314,594		5,560,245	8,168,801	8,036,528	3,860,903	333,434	(235,470)	1,913,492	2,388,614	376,605
19.2 Other private passenger auto liability	46,456,749	46,006,326		17,975,553	22,803,357	25,292,900	34,763,686	1,299,821	1,379,467	6,333,621	7,742,232	1,065,644
19.3 Commercial auto no-fault (personal injury protection)	238,800	693,076		112,557	728,055	(92,219)	399,434	32,278	(108,433)	77,428	37,527	9,559
19.4 Other commercial auto liability	3,603,482	8,296,408		1,708,008	3,296,188	536,599	10,087,453	743,505	20,519	1,905,726	574,609	82,664
21.1 Private passenger auto physical damage	74,168,724	72,071,194		28,406,916	43,845,188	44,101,458	1,875,673	374,551	432,495	433,259	12,394,298	1,701,310
21.2 Commercial auto physical damage	3,997,142	8,569,896		2,100,330	5,029,082	4,190,557	271,573	57,688	(35,723)	81,167	630,732	91,688
22. Aircraft (all perils)												
23. Fidelity	154,712	147,047		67,621	(734)	41,542	68,731		1,904	4,692	28,134	3,856
24. Surety												
26. Burglary and theft	33,357	36,092		15,408	5,000	(47,227)	(2,113)		(6,017)	3	6,062	765
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	253,843,241	256,343,946		106,766,389	140,925,224	130,624,952	140,389,735	5,971,831	3,521,351	27,872,245	41,794,643	5,487,558
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

19 MN



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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												840
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												940
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

19 MS



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	297,029	245,508		168,168	21,555	124,902	335,957	5,045	2,670	11,305	52,852	5,270
2.1 Allied lines	718,347	515,515		426,133	145,987	84,267	113,974	27,322	25,121	6,515	127,569	12,746
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					(175)	591		1,083	1,083			
5.1 Commercial multiple peril (non-liability portion)	19,470,376	18,278,093		9,968,032	8,182,668	9,646,756	4,277,829	805,344	1,074,785	545,424	3,419,284	345,468
5.2 Commercial multiple peril (liability portion)	11,064,354	10,401,011		4,889,416	2,694,522	3,765,167	8,114,462	1,575,395	2,321,922	5,459,353	2,005,572	196,318
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,199,432	2,084,066		1,095,309	1,818,848	1,294,985	437,912	35,373	22,840	46,738	401,085	39,025
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	410,574	377,880		212,650							71,809	7,285
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	3,879,152	3,898,479		1,610,968	2,565,542	2,207,291	18,751,481	138,353	68,736	1,612,755	369,708	68,829
17.1 Other Liability - occurrence	4,164,247	3,939,996		2,036,827	1,177,186	1,929,526	2,133,278	193,764	268,111	485,347	704,319	73,887
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					2,338	(5,806)	2,352	896	(4,466)	1,088		
19.2 Other private passenger auto liability	(38,253)	1,617,075			5,926,752	3,012,804	5,255,363	513,149	34,148	1,072,924	(21,374)	(679)
19.3 Commercial auto no-fault (personal injury protection)					5,714	5,276	(463)					
19.4 Other commercial auto liability	14,546,053	13,849,860		6,965,386	5,077,459	7,073,885	12,633,768	1,007,649	1,247,499	2,907,459	2,330,408	258,094
21.1 Private passenger auto physical damage	(8,341)	1,420,859			851,739	736,999	(117,372)	18,969	(38,525)	876	(14,379)	(148)
21.2 Commercial auto physical damage	8,502,678	8,038,871		4,287,492	4,611,484	5,352,180	1,636,585	64,580	167,281	230,890	1,355,699	150,865
22. Aircraft (all perils)												
23. Fidelity	77,497	68,035		34,220		(102)	9,304		(356)	635	14,051	1,492
24. Surety												
26. Burglary and theft	10,477	8,728		3,518		12	31		(1)	1	1,908	186
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	65,293,621	64,743,977		31,698,121	33,081,619	35,228,734	53,584,461	4,386,921	5,190,846	12,381,310	10,818,512	1,158,638
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

19 MO



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	51,471	49,235		26,654		112	254			9	9,888	681
2.1 Allied lines	273,031	256,461		129,249	67,020	89,657	32,470	450	1,818	1,855	52,328	3,613
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							5,100		(31)	490		
5.1 Commercial multiple peril (non-liability portion)	8,550,481	7,975,401		4,078,267	4,377,716	4,922,530	1,143,058	81,551	144,801	117,045	1,664,138	113,152
5.2 Commercial multiple peril (liability portion)	2,870,708	2,804,151		1,226,338	362,724	396,364	2,062,690	176,305	149,787	1,414,588	568,457	37,989
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,108,014	1,094,665		454,983	434,602	425,742	43,512	6,958	7,829	5,773	221,137	14,663
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	41,854	31,705		25,317							8,245	554
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	2,379,272	2,353,122		947,503	760,757	1,044,839	4,940,038	75,288	97,368	429,754	248,382	31,487
17.1 Other Liability - occurrence	2,169,770	2,076,951		1,024,795	15,610	384,434	996,393	19,145	41,514	163,952	381,283	28,713
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					4,500	4,216	(284)	407	407			
19.2 Other private passenger auto liability	10,855,050	10,645,402		4,640,944	7,455,165	8,761,261	8,158,624	159,961	439,054	1,525,717	1,814,787	147,515
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	4,061,862	3,792,456		1,829,521	2,584,960	1,769,407	3,688,199	142,921	(112,435)	878,193	682,704	55,020
21.1 Private passenger auto physical damage	13,670,639	13,135,227		5,855,897	7,468,397	7,553,454	391,423	66,411	89,552	92,991	2,290,498	185,553
21.2 Commercial auto physical damage	4,595,261	4,320,982		2,056,939	2,799,862	2,936,595	221,968	21,550	36,207	39,494	772,644	62,281
22. Aircraft (all perils)												
23. Fidelity	23,899	21,398		10,603		(320)	2,841		(139)	194	4,534	356
24. Surety												
26. Burglary and theft	1,510	1,396		671		(1)	11		(1)		287	20
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	50,652,821	48,558,553		22,307,682	26,331,313	28,288,291	21,686,296	750,946	895,730	4,670,055	8,719,313	681,597
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

19 NIE



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												2,515
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												2,515
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)												5,030
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

19 NV



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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												655
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)												1,310
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

19 NM



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	385,888	373,479		162,491	2,206,401	1,604,496	773,082	17,751	(36,819)	26,284	82,043	10,250
2.1 Allied lines	713,404	660,706		306,204	158,254	134,235	69,435	14,389	13,778	3,987	151,460	18,950
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	65,957,704	61,069,979		35,283,923	28,842,837	31,112,602	8,260,444	761,678	948,964	840,428	12,417,909	1,903,128
5.1 Commercial multiple peril (non-liability portion)	33,565,213	30,485,418		16,487,026	11,204,018	9,103,194	6,884,850	298,593	182,173	720,577	7,250,924	891,605
5.2 Commercial multiple peril (liability portion)	14,877,328	13,963,583		6,452,001	5,917,703	4,581,259	12,307,826	2,434,450	1,198,647	8,573,869	3,273,637	395,192
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	5,436,698	5,015,007		2,642,214	2,147,874	2,106,324	195,643	37,158	45,840	26,059	1,148,654	144,417
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	393,758	372,901		205,061							76,768	10,460
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	7,422,650	6,917,529		3,111,888	3,357,203	5,200,373	17,160,000	216,800	338,902	1,481,857	802,467	228,203
17.1 Other Liability - occurrence	9,792,344	9,246,525		4,834,070	526,224	2,662,347	13,174,721	356,811	647,623	2,049,534	1,817,959	260,118
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					26,153	3,870	2,902	3,741	(9,353)	1,912		
19.2 Other private passenger auto liability	34,070,126	33,362,002		15,111,747	15,924,581	18,325,218	18,823,911	752,796	1,289,015	3,458,064	6,618,382	944,278
19.3 Commercial auto no-fault (personal injury protection)					632	27,650	26,817		4,526	4,526		
19.4 Other commercial auto liability	23,992,056	22,896,658		11,500,585	8,962,906	14,153,166	22,712,478	672,420	1,581,508	5,232,912	4,377,830	662,896
21.1 Private passenger auto physical damage	32,009,560	30,593,909		14,237,956	18,870,265	19,205,094	1,301,750	142,574	196,622	245,062	5,838,202	850,282
21.2 Commercial auto physical damage	13,392,705	12,560,764		6,517,272	8,523,952	8,646,329	710,217	57,687	78,993	140,937	2,383,088	355,755
22. Aircraft (all perils)												
23. Fidelity	127,626	120,937		57,234		(5,934)	15,614		(1,205)	1,066	27,719	3,640
24. Surety												
26. Burglary and theft	16,070	17,845		8,681		5	65		(6)	2	3,501	427
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	242,153,130	227,657,242		116,918,353	106,669,001	116,860,229	102,419,757	5,766,849	6,479,210	22,807,076	46,270,543	6,679,602
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

19 NC



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	110,516	96,198		47,820	18,031	11,558	19,727	15	(953)	666	18,672	1,968
2.1 Allied lines	261,860	223,616		116,754	35,351	40,185	15,463		376	892	43,801	4,663
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	1,094,549	1,613,680		200,056	598,817	614,101	185,543	6,277	12,878	26,943	220,222	19,489
4. Homeowners multiple peril					(6,072)	(6,027)	45					
5.1 Commercial multiple peril (non-liability portion)	5,309,794	5,036,870		2,570,603	2,907,892	3,768,128	2,252,099	55,381	141,183	211,615	1,018,278	94,545
5.2 Commercial multiple peril (liability portion)	2,801,325	2,745,011		1,197,592	841,953	1,718,514	3,449,796	379,594	983,965	2,189,601	541,705	49,880
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	756,055	754,308		327,408	203,960	171,040	55,619	5,741	6,056	6,009	150,165	13,462
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	2,202	2,703		7							419	39
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	1,898,424	1,834,924		914,963	3,674,242	2,424,803	838,276	24,288	17,433	122,099	343,050	33,803
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	751,266	750,906		313,253	500,739	461,895	379,314	9,989	(53,403)	179,341	132,842	13,377
19.2 Other private passenger auto liability	4,764,844	4,726,243		2,004,656	3,107,339	2,082,497	3,130,368	132,806	(113,767)	576,045	841,659	84,842
19.3 Commercial auto no-fault (personal injury protection)	107,118	108,129		47,738	50,451	(472)	54,764	1,705	(7,652)	9,920	19,011	1,907
19.4 Other commercial auto liability	2,190,600	2,160,135		961,432	1,199,528	1,503,867	1,731,902	40,051	80,357	338,891	387,100	39,007
21.1 Private passenger auto physical damage	7,914,795	7,897,148		3,323,444	4,872,707	4,947,257	151,958	41,920	47,771	42,583	1,405,325	140,929
21.2 Commercial auto physical damage	3,206,658	3,184,207		1,444,736	1,816,617	1,892,519	185,383	3,872	18,123	33,830	567,543	57,097
22. Aircraft (all perils)												
23. Fidelity	17,136	17,708		6,519		(582)	2,125		(140)	145	3,359	340
24. Surety												
26. Burglary and theft	2,435	3,362		1,157		(1,505)	7		(181)		484	43
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	31,189,576	31,155,150		13,478,138	19,821,554	19,627,779	12,452,387	701,638	1,132,045	3,738,581	5,693,632	555,390
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

19 ND



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	513,266	490,153		131,687	287,843	800,494	536,479	8,432	25,090	18,063	90,966	7,772
2.1 Allied lines	628,950	589,735		193,589	41,389	(682,474)	331,620	22,960	(9,561)	18,819	113,858	9,523
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	4,614,705	4,484,000		2,246,004	3,054,748	2,309,359	1,044,263	74,242	25,601	150,940	993,580	69,873
4. Homeowners multiple peril	259,433	268,022		125,763	71,678	56,170	15,410	(849)	(3,650)	1,460	50,886	3,928
5.1 Commercial multiple peril (non-liability portion)	31,510,408	31,110,694		15,149,226	12,754,094	11,168,195	6,335,525	399,368	376,200	746,208	6,107,320	477,111
5.2 Commercial multiple peril (liability portion)	12,303,204	12,143,439		5,594,670	1,581,100	2,949,962	11,816,480	1,072,954	1,859,282	7,922,696	2,416,472	186,288
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,030,719	2,944,576		1,434,122	600,792	710,583	227,643	12,353	26,753	23,038	608,894	45,889
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	265,590	261,471		109,362							51,421	4,021
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	8,901,434	8,619,591		4,421,786	2,078,669	2,570,469	6,163,199	93,033	144,275	790,519	1,570,679	134,780
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					12,376	14,241	3,734	19,967	20,209	1,966		
19.2 Other private passenger auto liability	12,580,087	12,810,759		4,356,809	9,699,103	8,082,649	9,546,121	647,327	392,368	1,832,263	2,170,548	190,480
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,926,484	4,016,015		1,413,451	4,757,481	2,250,858	5,485,406	581,652	(138,857)	1,285,775	500,359	44,946
21.1 Private passenger auto physical damage	10,897,160	10,961,062		3,808,114	6,836,546	6,858,800	283,384	46,401	51,142	75,237	1,879,210	164,998
21.2 Commercial auto physical damage	1,978,413	2,685,213		983,436	2,132,660	1,808,153	200,843	38,290	1,538	43,725	342,919	30,375
22. Aircraft (all perils)												
23. Fidelity	156,549	154,809		71,584		(6,804)	19,188		(1,429)	1,310	30,665	2,694
24. Surety												
26. Burglary and theft	25,614	26,501		11,254		6	84		(7)	2	5,023	388
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	90,592,018	91,566,040		40,050,856	43,908,476	38,890,662	42,009,379	3,016,130	2,768,951	12,912,022	16,932,797	1,373,067
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

19 OH



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

NAIC Company Code 32700

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

19 OR



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

NAIC Company Code 32700

Table with 12 columns: Line of Business, 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. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc., ending with a TOTALS row.

(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

19 PA



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	190,328	177,369		82,481	11,368	11,844	909		7	32	32,971	6,018
2.1 Allied lines	486,533	442,354		212,204	12,559	11,477	22,355	408	499	1,276	84,054	15,385
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	1,061,742	1,025,172		537,598	201,271	124,794	164,087	100,589	84,127	15,638	198,572	35,709
5.1 Commercial multiple peril (non-liability portion)	17,631,366	16,779,437		8,767,900	4,016,517	3,207,041	1,772,001	171,229	33,690	211,347	3,068,442	570,129
5.2 Commercial multiple peril (liability portion)	10,345,213	9,924,118		4,703,443	4,136,033	4,737,932	13,981,172	1,988,780	1,979,616	9,855,702	1,826,699	354,679
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,523,166	1,458,835		760,613	966,981	917,148	184,942	30,683	35,489	21,281	273,220	48,165
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	120,339	112,302		57,926							19,809	3,805
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	4,697,216	4,730,705		1,856,068	2,753,059	134,029	10,735,088	243,435	(32,130)	927,404	435,876	148,534
17.1 Other Liability - occurrence	6,924,770	6,785,242		3,195,559	1,145,828	1,774,013	12,064,922	699,170	826,917	2,890,174	1,173,025	239,073
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					34,421	17,730	5,640	2,454	(6,650)	3,610		
19.2 Other private passenger auto liability	56,790,003	56,411,703		25,282,894	29,059,619	37,626,317	42,309,317	1,542,150	3,193,260	8,000,558	8,874,038	1,969,597
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	15,269,023	14,766,110		7,419,902	11,154,015	9,387,513	17,442,656	693,900	(21,233)	4,095,156	2,378,038	510,028
21.1 Private passenger auto physical damage	33,324,085	32,852,095		14,821,016	20,088,035	20,552,706	1,747,695	242,353	290,055	291,642	5,223,468	1,053,763
21.2 Commercial auto physical damage	5,530,802	5,683,204		2,635,904	3,471,299	3,465,509	404,581	78,615	76,397	67,688	856,397	174,893
22. Aircraft (all perils)												
23. Fidelity	99,743	99,796		42,847		(5,084)	12,274		(991)	838	17,264	3,370
24. Surety												
26. Burglary and theft	33,225	35,366		12,179	1,000	4,466	(255)		(18)	5	5,872	1,051
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	154,027,554	151,283,807		70,388,536	77,052,005	81,967,436	100,847,385	5,793,765	6,459,035	26,382,352	24,467,745	5,134,199
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

19 SC



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	42,040	43,551		17,191		99	220			7	7,726	1,105
2.1 Allied lines	129,012	121,437		56,299	52,541	(409,117)	7,671		(22,504)	459	23,273	3,392
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	2,177,308	2,071,250		970,305	2,590,651	2,907,834	542,287	5,336	59,599	80,061	399,426	57,242
4. Homeowners multiple peril						253						
5.1 Commercial multiple peril (non-liability portion)	5,853,796	5,486,647		2,765,279	2,045,519	2,320,431	1,275,714	19,227	34,436	167,688	1,089,922	153,897
5.2 Commercial multiple peril (liability portion)	2,773,997	2,645,896		1,092,525	1,058,275	1,656,400	3,082,349	236,840	687,706	2,123,235	523,018	72,929
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	935,016	883,084		410,278	390,244	398,686	56,909	1,322	5,032	7,054	177,114	24,582
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	1,101	672		429							219	29
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	2,016,938	2,053,158		759,580	1,068,131	757,365	4,903,418	34,041	5,748	426,841	183,293	92,843
17.1 Other Liability - occurrence	1,790,758	1,777,612		802,221	176,686	483,106	876,842	3,976	39,368	129,854	311,798	47,082
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)						(2,184)			(1,247)			
19.2 Other private passenger auto liability	(99)	(99)			961,340	546,543	987,696	51,605	(31,566)	197,687	(141)	(3)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,594,505	2,506,490		1,137,069	547,405	1,181,980	2,540,903	39,429	139,395	583,146	436,310	68,218
21.1 Private passenger auto physical damage	(3)	(3)			(6,724)	71,008	(4,546)	1,952	665	459	(57)	
21.2 Commercial auto physical damage	3,957,227	3,817,627		1,873,719	2,276,280	2,235,503	403,311	10,458	6,571	62,288	662,921	104,039
22. Aircraft (all perils)												
23. Fidelity	16,961	15,678		8,043	(1,850)	(2,434)	2,069		(138)	141	3,146	479
24. Surety												
26. Burglary and theft	1,389	1,367		975		1	4				259	37
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	22,289,947	21,424,368		9,893,912	11,158,499	12,145,473	14,674,848	404,187	923,064	3,778,922	3,818,227	625,868
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

19 SD



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	363,852	331,294		180,706		6,698	7,527		200	253	72,779	10,315
2.1 Allied lines	600,066	532,415		300,335	441,157	138,020	736,377	5,125	(4,090)	41,914	120,878	17,012
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)	21,962,704	21,079,758		10,727,311	12,962,101	11,757,197	3,078,998	375,191	362,007	390,246	4,502,219	622,658
5.2 Commercial multiple peril (liability portion)	9,623,455	9,220,208		4,213,155	1,882,176	4,029,413	10,924,378	906,837	2,102,256	7,299,774	2,005,209	272,831
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,970,771	2,934,805		1,451,719	803,671	1,054,653	341,952	32,225	59,074	34,603	617,998	84,223
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	307,100	286,117		175,275							64,514	8,707
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	2,898,503	2,859,707		1,234,650	1,705,336	1,110,067	6,630,099	102,732	18,559	572,608	294,398	82,175
17.1 Other Liability - occurrence	5,361,742	5,021,066		2,549,955	914,492	2,853,436	4,582,417	356,120	969,933	2,161,926	1,003,559	152,009
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	13,604,198	12,807,080		6,274,137	2,790,279	5,492,485	10,481,163	382,193	831,586	2,424,238	2,293,188	385,730
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	7,257,521	6,983,438		3,379,917	4,127,367	3,995,770	424,538	28,723	13,016	74,088	1,221,741	205,756
22. Aircraft (all perils)												
23. Fidelity	54,393	55,942		24,751		(458)	9,569		(403)	653	11,121	1,666
24. Surety												
26. Burglary and theft	10,614	11,527		6,575		3	42		(4)	1	2,230	301
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	65,014,920	62,123,357		30,518,486	25,626,579	30,441,391	37,219,560	2,189,250	4,352,661	13,000,725	12,209,834	1,843,383
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

19.TN



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	187,167	179,760		89,932	83,826	1,045,237	989,593	5,098	36,700	33,302	35,636	4,448
2.1 Allied lines	381,338	353,806		180,434	271,104	281,594	32,501	6,817	7,660	1,967	72,664	9,062
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					447,088	135,403	3,438	3,787	(27,884)	1,036		
5.1 Commercial multiple peril (non-liability portion)	12,738,439	11,287,697		6,209,048	10,103,752	29,477,512	21,302,402	377,100	2,194,850	2,155,756	2,422,587	302,704
5.2 Commercial multiple peril (liability portion)	23,490,123	22,132,298		10,216,627	3,746,496	6,145,538	18,568,823	1,663,041	3,067,271	12,179,078	4,593,079	558,196
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,808,350	3,651,573		1,800,396	721,582	953,339	392,566	6,406	32,833	38,537	745,167	90,498
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	582,796	470,017		257,917							109,439	13,849
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	5,121,175	4,825,852		2,023,613	2,142,667	2,265,513	8,223,983	175,762	161,845	715,425	519,652	121,695
17.1 Other Liability - occurrence	5,933,205	5,700,650		2,734,656	650,271	1,266,152	3,873,116	179,698	530,182	2,248,318	1,091,562	140,991
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					(2,360)	(2,166)						
19.2 Other private passenger auto liability					198,656	537,304	794,063	223,044	279,812	145,408		
19.3 Commercial auto no-fault (personal injury protection)	427,667	408,732		203,077	195,231	187,840	250,691	15,938	13,685	46,299	70,499	10,163
19.4 Other commercial auto liability	28,487,324	25,878,624		13,731,045	11,169,217	26,170,936	37,902,192	1,481,584	3,975,520	7,214,604	4,733,551	676,950
21.1 Private passenger auto physical damage					(853)	(249)						
21.2 Commercial auto physical damage	11,427,006	10,685,180		5,348,498	6,205,999	6,407,879	666,630	70,095	94,275	114,674	1,894,164	271,540
22. Aircraft (all perils)												
23. Fidelity	56,519	49,573		28,994		(966)	6,552		(345)	447	11,015	1,437
24. Surety												
26. Burglary and theft	12,210	8,745		6,337		25	38		(1)	1	2,428	290
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	92,653,319	85,632,508		42,830,574	35,932,674	74,870,890	93,006,587	4,208,369	10,366,403	24,894,853	16,301,443	2,201,822
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

19 UT



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	152,960	154,173		66,589	247,119	(5,109)	(56)	2,267	(12,617)	56	30,311	4,098
2.1 Allied lines	274,171	273,612		151,542	748	67,055	107,266	2,694	6,787	6,194	55,629	7,339
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	(4)	(4)		11,389	(503)	(503)	204,929	4,536	3,314	21,027	(1)	
5.1 Commercial multiple peril (non-liability portion)	13,334,604	12,395,364		6,555,372	4,234,040	3,944,014	1,383,529	171,032	117,935	149,064	2,656,606	357,416
5.2 Commercial multiple peril (liability portion)	5,941,878	5,749,277		2,533,587	696,345	635,613	3,871,181	288,884	134,305	2,628,322	1,193,073	183,895
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,606,326	1,499,489		843,364	1,186,248	1,330,899	80,689	50,128	57,811	11,769	324,804	43,192
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	115,604	107,787		55,490							23,283	3,108
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	1,634,654	1,736,105		692,166	1,433,674	759,211	2,403,549	86,207	26,410	214,825	182,034	43,954
17.1 Other Liability - occurrence	2,966,644	2,811,526		1,430,205	35,927	598,046	1,605,058	49,847	115,633	364,110	531,587	79,769
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					20,586	11,976	(1,320)	3,813	(1,253)			
19.2 Other private passenger auto liability	12,841,976	12,990,704		6,131,491	5,629,456	5,345,007	9,059,711	335,572	322,458	1,688,946	2,180,533	349,863
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,458,353	1,421,616		727,373	427,839	660,881	946,316	82,603	119,994	215,257	243,998	39,809
21.1 Private passenger auto physical damage	10,310,493	10,192,064		4,917,435	6,010,187	6,093,942	460,212	50,177	62,291	81,607	1,756,362	293,884
21.2 Commercial auto physical damage	813,506	866,000		450,666	260,725	284,103	47,522	4,984	6,585	8,487	138,455	22,300
22. Aircraft (all perils)												
23. Fidelity	95,899	93,917		43,418	95,858	52,557	(27,566)	7	(838)	814	19,015	2,776
24. Surety												
26. Burglary and theft	6,462	6,597		3,619			37		(4)	1	1,249	174
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	51,553,526	50,298,226		24,613,707	20,278,248	19,777,691	20,141,057	1,132,749	958,811	5,390,480	9,336,939	1,431,575
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

19 VA



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

NAIC Company Code 32700

Table with 12 columns: Line of Business, 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. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

19.WA

(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 2021 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 2021

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	213,933	226,097		71,005	44	4,351	4,238	1,283	1,410	151	36,823	3,384
2.1 Allied lines	356,700	329,308		144,278	103,229	110,017	150,553	12,047	13,644	8,581	51,717	5,641
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	4,359,961	3,951,520		2,040,181	2,499,923	2,587,348	1,356,480	71,371	122,290	193,633	813,963	68,961
4. Homeowners multiple peril	337,682	319,741		183,126	97,042	79,123	11,517	167	(3,333)	1,011	68,346	5,332
5.1 Commercial multiple peril (non-liability portion)	20,290,736	19,446,496		9,952,287	17,969,864	19,109,768	5,763,335	587,591	709,256	659,166	3,858,454	320,937
5.2 Commercial multiple peril (liability portion)	8,825,417	8,637,885		3,843,627	1,280,371	1,689,635	7,616,375	643,491	716,625	4,820,362	1,693,457	139,591
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,092,424	1,938,331		968,464	548,947	586,451	73,751	3,253	8,197	8,741	403,059	33,096
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	27,183	28,913		18,578							3,054	430
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	4,158,407	4,290,464	1,045,592	1,538,406	1,493,635	222,592	5,412,181	49,937	(74,796)	473,146	431,130	(137,421)
17.1 Other Liability - occurrence	7,404,187	7,078,049		3,560,864	4,234,373	3,745,323	4,206,077	79,378	(41,949)	394,799	1,316,604	117,111
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					136,826	24,181	94,998	18,164	(44,174)	24,067		
19.2 Other private passenger auto liability	28,012,527	28,133,665		12,157,633	18,807,892	16,640,539	21,617,893	754,836	327,369	4,013,813	4,876,671	443,160
19.3 Commercial auto no-fault (personal injury protection)					2,494	(224)	(1,683)	787	490			
19.4 Other commercial auto liability	7,018,961	6,690,409		3,199,123	3,701,025	3,583,243	6,054,991	274,167	133,764	1,409,714	1,222,846	111,039
21.1 Private passenger auto physical damage	30,014,988	29,107,225		13,041,688	18,763,187	18,878,393	583,042	206,491	233,788	172,258	5,209,487	474,745
21.2 Commercial auto physical damage	5,424,055	5,227,186		2,456,945	2,981,778	2,930,000	174,765	23,885	23,422	41,439	949,534	85,792
22. Aircraft (all perils)												
23. Fidelity	59,661	55,275		27,960		1,794	10,198		(190)	696	11,403	1,050
24. Surety												
26. Burglary and theft	8,371	7,674		3,629		7	28		(2)	1	1,633	132
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	118,605,192	115,468,239	1,045,592	53,207,795	72,620,629	70,192,540	53,128,737	2,726,849	2,125,813	12,221,577	20,948,180	1,672,979
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

19.W1



ANNUAL STATEMENT FOR THE YEAR 2021 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 2021

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	5,682,668	5,235,936		2,605,096	3,170,983	3,884,402	2,740,051	48,059	20,795	90,451	1,047,024	147,417
2.1 Allied lines	11,475,020	10,303,557		5,528,198	3,305,797	2,128,722	4,093,608	160,222	136,006	233,874	2,099,198	285,203
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	29,744,260	29,479,626		12,952,483	19,684,815	20,510,157	8,825,626	333,269	691,052	1,265,753	5,494,263	489,268
4. Homeowners multiple peril	98,000,124	92,809,270		52,230,549	47,760,798	54,947,521	24,130,418	1,853,235	2,389,488	2,417,052	18,613,670	2,618,880
5.1 Commercial multiple peril (non-liability portion)	374,626,433	352,945,209		185,116,322	215,346,940	251,670,016	147,659,251	7,257,327	13,481,825	19,019,527	70,788,759	9,106,323
5.2 Commercial multiple peril (liability portion)	212,480,273	204,095,098		92,933,809	54,002,494	67,010,873	203,303,038	26,499,385	31,769,008	137,600,469	40,738,808	5,498,902
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	53,502,500	50,549,901		25,422,627	19,294,783	19,497,467	3,889,029	551,790	719,214	434,875	10,335,704	1,314,823
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	3,733,732	3,415,159		1,816,779							702,384	80,567
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	96,888,637	96,440,671	1,071,231	40,128,031	43,856,420	25,902,976	216,886,152	3,431,994	1,457,770	18,823,435	9,417,453	2,307,212
17.1 Other Liability - occurrence	124,874,338	119,928,374		59,344,087	34,354,151	54,263,590	108,714,952	6,241,871	9,984,690	31,280,053	22,104,459	3,170,452
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	21,135,986	21,191,202		8,366,399	12,316,293	12,805,310	6,545,939	2,160,894	1,614,609	3,183,050	3,407,223	534,127
19.2 Other private passenger auto liability	504,625,335	505,765,436		219,962,371	310,455,598	341,805,615	400,649,018	20,348,908	26,303,983	75,152,851	83,024,933	16,692,643
19.3 Commercial auto no-fault (personal injury protection)	3,010,922	4,276,977		1,069,177	2,997,378	2,152,142	2,211,111	512,330	359,257	417,508	483,042	71,738
19.4 Other commercial auto liability	329,253,578	357,956,734		138,535,928	173,461,323	204,728,103	391,684,117	23,995,250	24,432,855	83,759,230	53,888,443	8,478,777
21.1 Private passenger auto physical damage	431,530,704	423,195,176		184,584,495	261,508,256	264,057,382	15,384,523	2,345,168	2,706,163	3,134,322	71,185,498	12,385,043
21.2 Commercial auto physical damage	155,156,452	165,226,250		69,594,339	100,111,239	100,476,261	13,635,050	1,269,773	1,353,250	2,253,985	25,467,543	3,680,910
22. Aircraft (all perils)												
23. Fidelity	1,697,494	1,628,531		786,130	71,126	13,340	225,801	14,969	3,193	18,108	319,783	45,733
24. Surety												
26. Burglary and theft	302,120	296,144		141,293	25,736	(24,286)	(1,524)		(6,283)	32	57,190	7,955
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	2,457,720,579	2,444,739,250	1,071,231	1,101,118,113	1,301,724,127	1,425,829,593	1,550,576,160	97,024,442	117,416,875	379,084,573	419,175,374	66,915,973
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 2021 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	131		118	118		2,511	168				
AA-9991125	.00000	Minnesota CAIP	MN											
AA-9991217	.00000	Missouri Fair Plan	MO	3					4	2				
AA-9991221	.00000	North Carolina Fair Plan	NC	2,214		365	365		1,854	1,283				
AA-9991222	.00000	Ohio Fair Plan	OH	73		17	17		215	37				
AA-9991147	.00000	South Carolina CAIP	SC	1										
AA-9991148	.00000	South Carolina Reins Fac	SC											
57-0629683	.34134	South Carolina Wind/Hail Underwriting Assoc.	SC	150		37	37		169	(16)				
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				2,572		537	537		4,754	1,475				
1299999. Total - Pools and Associations				2,572		537	537		4,754	1,475				
9999999 Totals				2,572		537	537		4,754	1,475				

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2021 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		181,218	8,175	476	196,683	29,519	44,343	2,763	55,252		337,212		30,540		306,672	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					181,218	8,175	476	196,683	29,519	44,343	2,763	55,252		337,212		30,540		306,672	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					181,218	8,175	476	196,683	29,519	44,343	2,763	55,252		337,212		30,540		306,672	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																			
0899999. Total Authorized - Affiliates					181,218	8,175	476	196,683	29,519	44,343	2,763	55,252		337,212		30,540		306,672	
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)					181,218	8,175	476	196,683	29,519	44,343	2,763	55,252		337,212		30,540		306,672	
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)																			
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																			
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																			
5099999. Total Reciprocal Jurisdiction - Affiliates																			
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																			
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					181,218	8,175	476	196,683	29,519	44,343	2,763	55,252		337,212		30,540		306,672	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																			
9999999 Totals					181,218	8,175	476	196,683	29,519	44,343	2,763	55,252		337,212		30,540		306,672	

ANNUAL STATEMENT FOR THE YEAR 2021 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 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0315280	Auto-Owners Insurance Company					30,540	306,672		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX		30,540	306,672		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX		30,540	306,672		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX											XXX		
0899999	Total Authorized - Affiliates			XXX		30,540	306,672								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)					30,540	306,672										
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		
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX											XXX		
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX											XXX		
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX											XXX		
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX		30,540	306,672								XXX		
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals			XXX		30,540	306,672								XXX		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				42 Total Overdue Cols. 38+39 +40+41	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												
38-0315280	Auto-Owners Insurance Company	8,651					8,651			8,651							XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	8,651					8,651			8,651							XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	8,651					8,651			8,651							XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)																XXX	
0899999	Total Authorized - Affiliates	8,651					8,651			8,651							XXX	
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)	8,651					8,651			8,651							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	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates																XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	8,651					8,651			8,651							XXX	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																XXX	
9999999	Totals	8,651					8,651			8,651							XXX	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
38-0315280	Auto-Owners Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991205	Georgia Fair Plan	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX				XXX	XXX									
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX				XXX	XXX									
3699999	Total Certified - Affiliates			XXX				XXX	XXX									
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX				XXX	XXX									
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX				XXX	XXX									
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX				XXX	XXX									
9999999	Totals			XXX				XXX	XXX									

ANNUAL STATEMENT FOR THE YEAR 2021 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%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			72 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	74 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 and Reciprocal 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-9991205	Georgia Fair Plan		XXX	XXX				XXX	XXX	
1099999	Total Authorized - Pools - Mandatory Pools		XXX	XXX				XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX				XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX		XXX	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX		XXX	
2299999	Total Unauthorized - Affiliates				XXX	XXX	XXX		XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX		XXX	
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999	Total Certified - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		XXX	XXX				XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		XXX	XXX				XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates		XXX	XXX				XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		XXX	XXX				XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)									
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)									
9999999	Totals									

ANNUAL STATEMENT FOR THE YEAR 2021 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 2021 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 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	Auto-Owners Insurance Company	40.000	11,102
2.	Auto-Owners Insurance Company	37.000	77
3.	Auto-Owners Insurance Company	35.000	86,591
4.	Auto-Owners Insurance Company	32.000	2,106
5.	Auto-Owners Insurance Company	30.000	13,454

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 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	Auto-Owners Insurance Company	337,212	181,218	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 2021 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)	4,674,900,288		4,674,900,288
2. Premiums and considerations (Line 15)	483,980,174		483,980,174
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	8,650,922	(8,650,922)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	80,280,782		80,280,782
6. Net amount recoverable from reinsurers		306,672,165	306,672,165
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	5,247,812,165	298,021,244	5,545,833,409
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,726,434,406	273,309,176	1,999,743,582
10. Taxes, expenses, and other obligations (Lines 4 through 8)	107,860,255		107,860,255
11. Unearned premiums (Line 9)	1,050,138,330	55,252,250	1,105,390,579
12. Advance premiums (Line 10)	12,783,517		12,783,517
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	30,540,181	(30,540,181)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	5,469,607		5,469,607
17. Provision for reinsurance (Line 16)			
18. Other liabilities	92,729,250		92,729,250
19. Total liabilities excluding protected cell business (Line 26)	3,025,955,546	298,021,244	3,323,976,790
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	2,221,856,619	XXX	2,221,856,619
22. Totals (Line 38)	5,247,812,165	298,021,244	5,545,833,409

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

If yes, give full explanation: In 2021, 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

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	.96		.17			.3		.4	.116	XXX
2. 2012.....	376,524	39,996	336,528	284,079	45,092	6,113	204		23,231	2,410	2,053	265,717	52,339
3. 2013.....	406,358	48,160	358,198	248,315	32,664	5,531	290		20,269	1,364	1,280	239,797	44,749
4. 2014.....	419,355	57,509	361,846	257,091	28,503	5,789	234		21,819	1,481	1,453	254,481	44,646
5. 2015.....	408,598	58,992	349,606	192,950	5,290	6,533	47		14,936	88	1,621	208,994	33,084
6. 2016.....	265,985	38,501	227,484	137,635	2,180	4,212	20		11,756	7	1,012	151,396	25,148
7. 2017.....	93,896	17,031	76,865	62,850	10,252	1,666	86		5,523	194	198	59,507	8,859
8. 2018.....	93,279	14,442	78,837	91,216	16,193	2,296	219		7,167	529	491	83,738	13,360
9. 2019.....	106,114	16,887	89,227	71,190	578	1,370	3		5,834	1	251	77,812	8,813
10. 2020.....	115,253	15,938	99,315	66,087	6,251	1,284	40		5,823	245	181	66,658	8,919
11. 2021.....	122,361	8,035	114,326	42,562	639	677	1		4,067		70	46,666	6,864
12. Totals	XXX	XXX	XXX	1,454,071	147,642	35,488	1,144		120,428	6,319	8,614	1,454,882	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	.8	1			.23				.1		.2	.31	.2
2. 2012.....	14	11			4	1						.6	.4
3. 2013.....	153				40				.3			196	.4
4. 2014.....	12				2						.6	14	.1
5. 2015.....	535				61				13		.7	609	.7
6. 2016.....	237				35				.3		.4	275	.15
7. 2017.....	81	57			11	5			2		19	32	.6
8. 2018.....	831	169			96	18			22		31	762	.36
9. 2019.....	1,486		14		196		1		41		47	1,738	.89
10. 2020.....	6,112	595	32		688	81	3		161		361	6,320	.429
11. 2021.....	15,760	294	8,006	1	1,810	30	798	1	789		556	26,837	2,104
12. Totals	25,229	1,127	8,052	1	2,966	135	802	1	1,035		1,033	36,820	2,697

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.7	.23
2. 2012.....	313,441	47,718	265,723	83.2	119.3	79.0				.4	.3
3. 2013.....	274,311	34,318	239,993	67.5	71.3	67.0				153	.43
4. 2014.....	284,713	30,218	254,495	67.9	52.5	70.3				12	.2
5. 2015.....	215,028	5,425	209,603	52.6	9.2	60.0				535	.74
6. 2016.....	153,878	2,207	151,671	57.9	5.7	66.7				237	.38
7. 2017.....	70,133	10,594	59,539	74.7	62.2	77.5				25	.8
8. 2018.....	101,628	17,128	84,500	109.0	118.6	107.2				661	100
9. 2019.....	80,132	582	79,550	75.5	3.4	89.2				1,500	238
10. 2020.....	80,190	7,212	72,978	69.6	45.3	73.5				5,548	771
11. 2021.....	74,469	966	73,503	60.9	12.0	64.3				23,471	3,366
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	32,153	4,666

ANNUAL STATEMENT FOR THE YEAR 2021 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(25)	(1)	25		(1)		27	XXX	
2. 2012.....	289,693	15,961	273,732	205,546	787	12,842	13	9,951		4,702	227,539	35,513
3. 2013.....	301,412	15,070	286,342	199,369	1,022	18,694	719	10,226		4,413	226,548	36,257
4. 2014.....	311,978	14,039	297,939	208,024	1,844	15,600	12	11,130		5,161	232,898	36,250
5. 2015.....	326,696	13,067	313,629	226,096	5,481	18,057	877	12,670		5,360	250,465	37,130
6. 2016.....	333,367	11,668	321,699	246,092	381	16,498	1	14,634		5,058	276,842	35,382
7. 2017.....	359,894	14,396	345,498	244,635	2,768	17,236	56	15,262		4,175	274,309	36,835
8. 2018.....	438,055	21,902	416,153	287,757	1,090	19,315	564	16,963		5,354	322,381	42,862
9. 2019.....	507,636	25,380	482,256	293,837	1,423	14,048	4	19,020		5,201	325,478	46,175
10. 2020.....	527,016	24,333	502,683	208,556	2,710	5,280	2	17,038		4,997	228,162	35,871
11. 2021.....	526,957	8,483	518,474	124,909	5	977		13,436		3,673	139,317	35,723
12. Totals	XXX	XXX	XXX	2,244,796	17,510	138,572	2,248	140,329		48,121	2,503,939	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	421	5			88	2			15		10	517	13
2. 2012.....	110		1		24				4		5	139	6
3. 2013.....	601		1		138				22		55	762	14
4. 2014.....	1,376		2		283				46		43	1,707	42
5. 2015.....	2,511	(440)	3		503	(92)			83		58	3,632	103
6. 2016.....	7,241		5		1,508				251		186	9,005	190
7. 2017.....	16,026	1,004	7		3,212	209	1		533		376	18,566	338
8. 2018.....	31,180	492	16		6,373	101	1		1,048		869	38,025	711
9. 2019.....	45,024	210	127		9,142	40	8		1,508		1,855	55,559	1,521
10. 2020.....	60,390	3	21,978		12,479	1	4,138		3,199		3,987	102,180	2,970
11. 2021.....	81,740	188	138,436		15,597	38	24,842		9,672		3,434	270,061	10,639
12. Totals	246,620	1,462	160,576		49,347	299	28,990		16,381		10,878	500,153	16,547

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2012.....	228,478	800	227,678	78.9	5.0	83.2				110	28
3. 2013.....	229,051	1,741	227,310	76.0	11.6	79.4				602	160
4. 2014.....	236,461	1,856	234,605	75.8	13.2	78.7				1,377	329
5. 2015.....	259,923	5,826	254,097	79.6	44.6	81.0				2,953	677
6. 2016.....	286,229	382	285,847	85.9	3.3	88.9				7,246	1,759
7. 2017.....	296,912	4,037	292,875	82.5	28.0	84.8				15,029	3,537
8. 2018.....	362,653	2,247	360,406	82.8	10.3	86.6				30,704	7,321
9. 2019.....	382,714	1,677	381,037	75.4	6.6	79.0				44,942	10,619
10. 2020.....	333,058	2,716	330,342	63.2	11.2	65.7				82,366	19,814
11. 2021.....	409,609	231	409,378	77.7	2.7	79.0				219,987	50,073
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	405,732	94,418

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	13	(756)	28	(40)			3	837	XXX
2. 2012.....	124,391	6,849	117,542	73,545	1,109	8,562	162	3,608		1,602	84,444	8,516
3. 2013.....	136,845	6,840	130,005	92,680	2,883	9,986	306	4,297		1,030	103,774	9,512
4. 2014.....	148,576	6,684	141,892	101,444	2,673	14,611	333	4,997	1	1,419	118,045	10,171
5. 2015.....	167,563	6,699	160,864	118,156	6,671	16,180	931	6,145		1,625	132,879	10,872
6. 2016.....	188,131	6,583	181,548	128,408	2,447	15,145	185	7,106		1,813	148,027	10,760
7. 2017.....	216,627	8,665	207,962	142,188	7,643	17,779	616	7,832		1,683	159,540	11,943
8. 2018.....	257,428	12,904	244,524	150,493	1,033	16,378	51	8,692		1,926	174,479	13,493
9. 2019.....	295,207	14,889	280,318	129,430	810	11,951	76	9,355		1,970	149,850	13,386
10. 2020.....	333,960	15,260	318,700	86,318	233	4,392	12	7,701		2,072	98,166	11,504
11. 2021.....	362,235	6,140	356,095	39,874	15	806		6,259		1,484	46,924	10,390
12. Totals	XXX	XXX	XXX	1,062,549	24,761	115,818	2,632	65,992	1	16,627	1,216,965	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	89				20				3			112	5
2. 2012.....	126		70		29		12		16		1	253	4
3. 2013.....	511		68		102		11		34			726	5
4. 2014.....	1,905	50	94		397	9	16		98		60	2,451	18
5. 2015.....	6,103	315	112		1,281	62	18		256		143	7,393	55
6. 2016.....	8,407	712	101		1,915	161	17		329		312	9,896	94
7. 2017.....	19,570	1,670	99		4,354	358	16		763		641	22,774	195
8. 2018.....	33,750	1,607	104		7,302	367	16		1,338		832	40,536	439
9. 2019.....	44,964	1,153	163		9,745	242	27		1,789		1,192	55,293	750
10. 2020.....	51,427	2,353	28,578	21	11,117	511	5,996	5	3,824		1,375	98,052	1,235
11. 2021.....	37,175	915	160,481	112	8,182	196	33,604	27	11,534		729	249,726	3,378
12. Totals	204,027	8,775	189,870	133	44,444	1,906	39,733	32	19,984		5,285	487,212	6,178

	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	89	23
2. 2012.....	85,968	1,271	84,697	69.1	18.6	72.1				197	57
3. 2013.....	107,689	3,189	104,500	78.7	46.6	80.4				580	147
4. 2014.....	123,562	3,066	120,496	83.2	45.9	84.9				1,948	501
5. 2015.....	148,251	7,979	140,272	88.5	119.1	87.2				5,900	1,494
6. 2016.....	161,428	3,505	157,923	85.8	53.2	87.0				7,796	2,100
7. 2017.....	192,601	10,287	182,314	88.9	118.7	87.7				17,998	4,775
8. 2018.....	218,073	3,058	215,015	84.7	23.7	87.9				32,248	8,289
9. 2019.....	207,424	2,281	205,143	70.3	15.3	73.2				43,975	11,318
10. 2020.....	199,353	3,135	196,218	59.7	20.5	61.6				77,631	20,421
11. 2021.....	297,915	1,265	296,650	82.2	20.6	83.3				196,628	53,097
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	384,990	102,222

ANNUAL STATEMENT FOR THE YEAR 2021 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	3,971	1,759	266	132	117		3	2,463	XXX
2. 2012	122,355	8,095	114,260	61,408	1,948	7,036	12	2,986		467	69,470	5,826
3. 2013	134,512	8,271	126,241	66,708	2,399	6,997	132	3,167		941	74,341	5,648
4. 2014	142,676	8,181	134,495	70,114	5,838	7,409	89	3,598		733	75,194	5,534
5. 2015	149,425	7,804	141,621	45,845		6,216		3,005		466	55,066	5,297
6. 2016	143,048	6,777	136,271	47,557	2,534	5,272	25	3,101		382	53,371	4,735
7. 2017	131,320	6,940	124,380	42,727	2,311	4,844	266	2,878		323	47,872	4,188
8. 2018	116,347	7,439	108,908	34,359	1,029	3,729	72	2,469		572	39,456	3,796
9. 2019	102,017	6,457	95,560	25,190	278	2,145	4	2,104		109	29,157	3,128
10. 2020	93,863	5,567	88,296	22,038		1,563		1,907		20	25,508	2,852
11. 2021	96,441	3,138	93,303	14,383		601		1,580		25	16,564	3,155
12. Totals	XXX	XXX	XXX	434,300	18,096	46,078	732	26,912		4,041	488,462	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	49,269	34,643			4,205	2,945			917		332	16,803	249
2. 2012	5,132	2,608	1,564	5	440	217	131		198		87	4,635	32
3. 2013	3,918	1,875	2,115	7	338	158	177	1	229		52	4,736	41
4. 2014	6,798	3,171	2,615	7	578	266	219	1	292		69	7,057	41
5. 2015	4,068	464	2,914	7	353	38	243	1	265		124	7,333	35
6. 2016	9,499	7,166	3,503	11	822	606	293	1	435		168	6,768	51
7. 2017	10,308	6,561	5,530	17	896	549	463	2	583		262	10,651	79
8. 2018	4,667	411	8,807	46	425	34	744	4	801		299	14,949	112
9. 2019	6,637	2,561	13,367	91	609	214	1,137	8	1,308		493	20,184	149
10. 2020	8,913		21,867	192	882		1,874	17	2,322		1,369	35,649	413
11. 2021	19,870	3,224	25,526	279	1,787	269	2,207	25	3,063		1,333	48,656	1,516
12. Totals	129,079	62,684	87,808	662	11,335	5,296	7,488	60	10,413		4,588	177,421	2,718

	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	14,626	2,177
2. 2012	78,895	4,790	74,105	64.5	59.2	64.9				4,083	551
3. 2013	83,649	4,572	79,077	62.2	55.3	62.6				4,151	585
4. 2014	91,623	9,372	82,251	64.2	114.6	61.2				6,235	822
5. 2015	62,909	510	62,399	42.1	6.5	44.1				6,511	822
6. 2016	70,482	10,343	60,139	49.3	152.6	44.1				5,826	944
7. 2017	68,229	9,706	58,523	52.0	139.9	47.1				9,260	1,391
8. 2018	56,001	1,596	54,405	48.1	21.5	50.0				13,017	1,931
9. 2019	52,497	3,156	49,341	51.5	48.9	51.6				17,351	2,832
10. 2020	61,366	209	61,157	65.4	3.8	69.3				30,588	5,061
11. 2021	69,017	3,797	65,220	71.6	121.0	69.9				41,894	6,763
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	153,542	23,879

ANNUAL STATEMENT FOR THE YEAR 2021 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1,299	118	921	320	38	1	18	1,819	XXX
2. 2012.....	311,449	34,214	277,235	177,135	31,376	23,375	1,508	12,893	1,497	1,998	179,022	14,457
3. 2013.....	352,114	40,549	311,565	151,571	9,195	23,263	457	9,888	218	1,931	174,852	14,036
4. 2014.....	383,641	47,821	335,820	227,696	44,092	29,257	3,145	14,416	653	4,102	223,479	14,743
5. 2015.....	404,216	51,371	352,845	170,628	14,599	27,846	542	12,265	55	3,405	195,543	12,960
6. 2016.....	414,668	50,359	364,309	215,238	42,200	23,947	916	14,061	23	3,562	210,107	12,929
7. 2017.....	420,504	57,394	363,110	245,840	42,675	27,239	2,601	17,472	457	4,031	244,818	13,493
8. 2018.....	438,930	61,091	377,839	190,605	18,259	23,239	867	13,681	350	3,122	208,049	14,050
9. 2019.....	461,155	59,158	401,997	184,925	17,908	15,272	434	14,011	4	3,163	195,862	13,134
10. 2020.....	495,117	57,111	438,006	261,780	47,013	10,129	485	20,497	857	2,060	244,051	15,186
11. 2021.....	558,289	41,144	517,145	117,716	7,837	3,498	334	12,402	1	492	125,444	11,028
12. Totals	XXX	XXX	XXX	1,944,433	275,272	207,986	11,609	141,624	4,116	27,884	2,003,046	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	5,328	2,981			3,672	2,128			202		92	4,093	74
2. 2012.....	2,829	1,619	319	1	1,256	377	218	1	116		18	2,740	23
3. 2013.....	1,303	3	638	3	642	2	436	2	88		85	3,097	64
4. 2014.....	3,869	294	702	3	2,196	60	480	2	178		194	7,066	114
5. 2015.....	11,118	3,825	1,149	5	7,169	1,972	786	3	499		65	14,916	88
6. 2016.....	9,161	743	1,852	7	6,306	514	1,266	5	472		261	17,788	136
7. 2017.....	9,825	507	2,618	10	7,476	319	1,789	7	590		838	21,455	213
8. 2018.....	25,181	4,941	3,958	16	13,704	990	2,706	11	1,193		604	40,784	489
9. 2019.....	26,935	2,985	8,125	44	15,730	1,039	5,485	24	1,520		1,061	53,703	715
10. 2020.....	41,772	18,791	23,692	378	14,745	3,426	14,144	179	2,823		4,426	74,402	1,369
11. 2021.....	104,259	47,833	66,397	1,604	24,879	7,906	31,553	1,228	7,093		4,116	175,610	3,986
12. Totals	241,580	84,522	109,450	2,071	97,775	18,733	58,863	1,462	14,774		11,760	415,654	7,271

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,347	1,746
2. 2012.....	218,141	36,379	181,762	70.0	106.3	65.6				1,529	1,213
3. 2013.....	187,829	9,880	177,949	53.3	24.4	57.1				1,935	1,163
4. 2014.....	278,794	48,249	230,545	72.7	100.9	68.7				4,274	2,792
5. 2015.....	231,460	21,001	210,459	57.3	40.9	59.6				8,438	6,478
6. 2016.....	272,303	44,408	227,895	65.7	88.2	62.6				10,262	7,523
7. 2017.....	312,849	46,576	266,273	74.4	81.2	73.3				11,926	9,528
8. 2018.....	274,267	25,434	248,833	62.5	41.6	65.9				24,182	16,601
9. 2019.....	272,003	22,438	249,565	59.0	37.9	62.1				32,030	21,672
10. 2020.....	389,582	71,129	318,453	78.7	124.5	72.7				46,295	28,108
11. 2021.....	367,797	66,743	301,054	65.9	162.2	58.2				121,219	54,390
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	264,437	151,214

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 2021 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	206	(3)	411			6		1	626	XXX
2. 2012	50,894	30,225	20,669	17,604	10,128	4,510	162		968	1	357	12,791	980
3. 2013	58,561	34,519	24,042	22,604	16,172	3,516	209		1,082		59	10,821	992
4. 2014	65,841	39,059	26,782	28,392	20,494	4,185	385		1,166		51	12,864	1,157
5. 2015	72,591	42,679	29,912	22,568	12,551	5,918	153		1,266		108	17,048	1,179
6. 2016	77,723	46,192	31,531	23,089	16,569	4,433	274		1,414		55	12,093	1,139
7. 2017	82,369	51,820	30,549	34,155	24,138	3,568	154		1,651		20	15,082	1,058
8. 2018	91,498	60,525	30,973	24,931	19,246	3,373	436		1,582	2	118	10,202	1,043
9. 2019	100,662	68,375	32,287	14,436	9,833	1,844	89		1,511		53	7,869	908
10. 2020	108,607	76,702	31,905	10,859	7,656	983	61		1,142		111	5,267	740
11. 2021	119,928	83,861	36,067	4,567	3,015	196	11		1,075		34	2,812	640
12. Totals	XXX	XXX	XXX	203,411	139,799	32,937	1,934		12,863	3	967	107,475	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	1,356	449			1,464	500			59		15	1,930	101
2. 2012	181	10	217	1	191	11	242	1	22		1	830	15
3. 2013	74		217	1	96		242	1	18		18	645	34
4. 2014	1,202	1,020	230	1	1,334	1,115	256	1	68		16	953	55
5. 2015	719	61	319	1	700	2	355	1	53		41	2,081	108
6. 2016	1,548	142	421	2	1,161	6	469	2	96		55	3,543	109
7. 2017	3,502	2,003	791	3	1,291	246	882	4	187		51	4,397	91
8. 2018	11,624	8,009	1,110	5	2,804	437	1,237	5	479		60	8,798	129
9. 2019	17,975	14,303	2,533	10	2,693	399	2,804	11	764		45	12,046	135
10. 2020	8,026	5,817	8,476	5,188	1,516	166	3,346	157	740		72	10,776	156
11. 2021	5,248	3,773	42,945	36,244	1,128	105	7,070	1,025	2,332		33	17,576	248
12. Totals	51,455	35,587	57,259	41,456	14,378	2,987	16,903	1,208	4,818		407	63,575	1,181

	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	908	1,023	
2. 2012	23,935	10,314	13,621	47.0	34.1	65.9				387	443	
3. 2013	27,849	16,383	11,466	47.6	47.5	47.7				290	356	
4. 2014	36,833	23,016	13,817	55.9	58.9	51.6				411	542	
5. 2015	31,898	12,769	19,129	43.9	29.9	64.0				975	1,105	
6. 2016	32,631	16,995	15,636	42.0	36.8	49.6				1,825	1,719	
7. 2017	46,027	26,548	19,479	55.9	51.2	63.8				2,287	2,110	
8. 2018	47,140	28,140	19,000	51.5	46.5	61.3				4,720	4,078	
9. 2019	44,560	24,645	19,915	44.3	36.0	61.7				6,195	5,850	
10. 2020	35,088	19,045	16,043	32.3	24.8	50.3				5,497	5,279	
11. 2021	64,561	44,173	20,388	53.8	52.7	56.5				8,177	9,400	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	31,672	31,905	

ANNUAL STATEMENT FOR THE YEAR 2021 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2012												
3. 2013												
4. 2014												
5. 2015												
6. 2016												
7. 2017												
8. 2018												
9. 2019												
10. 2020												
11. 2021												
12. Totals	XXX	XXX	XXX									XXX

NONE

	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													
2. 2012													
3. 2013													
4. 2014													
5. 2015													
6. 2016													
7. 2017													
8. 2018													
9. 2019													
10. 2020													
11. 2021													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2012											
3. 2013											
4. 2014											
5. 2015											
6. 2016											
7. 2017											
8. 2018											
9. 2019											
10. 2020											
11. 2021											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 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 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	422	154	146	36	31	1	213	408	XXX
2. 2020	63,858	7,794	56,064	30,672	2,834	629	68	2,014	34	361	30,379	XXX
3. 2021	71,016	4,874	66,142	18,387	32	388		1,326		443	20,069	XXX
4. Totals	XXX	XXX	XXX	49,481	3,020	1,163	104	3,371	35	1,017	50,856	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	926	654	3		52	41			21		17	307	18
2. 2020	3,053	1,457	54	1	177	66	3		89		265	1,851	40
3. 2021	4,684	4	2,047	18	354		172	1	245		589	7,478	401
4. Totals	8,663	2,115	2,104	19	583	107	175	1	355		871	9,636	459

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2020	36,691	4,460	32,231	57.5	57.2	57.5				1,649	203
3. 2021	27,603	55	27,548	38.9	1.1	41.6				6,708	770
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8,632	1,005

ANNUAL STATEMENT FOR THE YEAR 2021 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(871)	353	501	25	109	9	2,367	(648)	XXX
2. 2020	569,664	26,102	543,562	331,566	9,178	2,724	55	26,517	206	54,533	351,368	
3. 2021	588,421	19,511	568,910	339,226		2,259		24,536		35,664	366,021	
4. Totals	XXX	XXX	XXX	669,921	9,531	5,484	80	51,162	215	92,564	716,741	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	1,173	34	1,317		140	4	121		101		108	2,814	339
2. 2020	(3,385)	378	1,581		210	48	148		130		5,316	(1,742)	329
3. 2021	13,684		14,649		3,234		1,536		1,538		21,574	34,640	14,184
4. Totals	11,472	412	17,547		3,584	52	1,805		1,769		26,998	35,712	14,852

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2020	359,491	9,865	349,626	63.1	37.8	64.3				(2,182)	440
3. 2021	400,662		400,662	68.1		70.4				28,333	6,307
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	28,608	7,105

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1K - FIDELITY/SURETY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(25)		15			(1)		25	(11)	XXX
2. 2020	1,490	67	1,423										XXX
3. 2021	1,629	26	1,603	96					5				101
4. Totals	XXX	XXX	XXX	71		15			4		25	90	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													
2. 2020	3											3	1
3. 2021	13		207		4		14		11		39	249	2
4. Totals	16		207		4		14		11		39	252	3

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2020	3		3	0.2		0.2				3	
3. 2021	350		350	21.5		21.8				220	29
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	226	29

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 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	17,487	18,585	19,883	18,762	16,776	10,833	10,827	11,156	10,937	10,919	(18)	(237)
2. 2012.....	255,412	247,350	246,423	245,949	245,671	245,113	245,038	244,918	244,951	244,903	(48)	(15)
3. 2013.....	XXX	229,220	220,729	221,431	220,889	221,105	221,240	221,334	221,078	221,085	7	(249)
4. 2014.....	XXX	XXX	238,171	235,899	234,339	234,270	234,112	234,246	234,183	234,158	(25)	(88)
5. 2015.....	XXX	XXX	XXX	185,590	193,321	193,699	193,708	194,598	194,826	194,742	(84)	144
6. 2016.....	XXX	XXX	XXX	XXX	142,935	139,249	139,743	140,281	139,732	139,918	186	(363)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	49,549	51,753	53,941	53,939	54,208	269	267
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	69,386	77,044	77,440	77,839	399	795
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,604	72,883	73,676	793	13,072
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,956	67,239	7,283	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,647	XXX	XXX
12. Totals											8,762	13,326

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

1. Prior.....	130,650	137,157	130,575	127,372	125,302	123,611	122,349	122,314	122,224	121,729	(495)	(585)
2. 2012.....	200,524	219,324	221,062	221,887	218,972	219,543	218,957	218,427	218,042	217,722	(320)	(705)
3. 2013.....	XXX	205,702	206,105	213,971	218,792	218,264	217,190	218,234	217,737	217,061	(676)	(1,173)
4. 2014.....	XXX	XXX	219,816	216,326	222,583	225,442	225,878	224,356	223,489	223,430	(59)	(926)
5. 2015.....	XXX	XXX	XXX	225,677	225,473	234,760	240,584	241,221	240,594	241,343	749	122
6. 2016.....	XXX	XXX	XXX	XXX	229,906	248,842	259,012	266,296	269,523	270,963	1,440	4,667
7. 2017.....	XXX	XXX	XXX	XXX	XXX	247,113	256,289	260,515	270,848	277,079	6,231	16,564
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	317,080	318,827	330,602	342,396	11,794	23,569
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365,638	349,669	360,510	10,841	(5,128)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341,892	310,104	(31,788)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	386,269	XXX	XXX
12. Totals											(2,283)	36,405

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

1. Prior.....	74,532	77,707	76,181	76,573	76,631	76,351	75,966	75,828	75,753	76,352	599	524
2. 2012.....	78,177	76,036	79,649	82,079	80,754	81,271	81,744	81,400	81,454	81,074	(380)	(326)
3. 2013.....	XXX	86,148	92,732	94,266	99,468	99,529	100,463	100,807	100,297	100,169	(128)	(638)
4. 2014.....	XXX	XXX	85,937	97,693	103,380	109,892	112,353	113,598	114,154	115,401	1,247	1,803
5. 2015.....	XXX	XXX	XXX	105,023	115,821	122,798	134,572	133,471	132,235	133,871	1,636	400
6. 2016.....	XXX	XXX	XXX	XXX	132,892	120,946	134,497	145,724	150,684	150,487	(197)	4,763
7. 2017.....	XXX	XXX	XXX	XXX	XXX	144,676	142,997	160,696	171,504	173,718	2,214	13,022
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	176,875	178,536	187,190	204,987	17,797	26,451
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,122	192,587	194,000	1,413	(27,122)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256,935	184,693	(72,242)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278,856	XXX	XXX
12. Totals											(48,041)	18,877

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

1. Prior.....	143,237	146,117	144,672	137,157	129,988	123,402	121,530	115,389	114,506	111,832	(2,674)	(3,557)
2. 2012.....	81,496	87,024	86,247	81,776	78,330	75,880	74,346	73,534	71,867	70,920	(947)	(2,614)
3. 2013.....	XXX	84,317	100,863	92,249	88,176	82,544	79,275	78,246	77,602	75,681	(1,921)	(2,565)
4. 2014.....	XXX	XXX	94,209	103,496	93,939	88,143	82,926	81,391	78,873	78,359	(514)	(3,032)
5. 2015.....	XXX	XXX	XXX	83,924	87,179	75,551	68,750	63,580	60,110	59,129	(981)	(4,451)
6. 2016.....	XXX	XXX	XXX	XXX	83,886	82,651	71,688	64,900	60,439	56,604	(3,835)	(8,296)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	75,348	76,141	66,139	60,421	55,062	(5,359)	(11,077)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	70,861	68,543	57,794	51,134	(6,660)	(17,409)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,196	57,137	45,927	(11,210)	(13,269)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,863	56,929	(934)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,577	XXX	XXX
12. Totals											(35,035)	(66,270)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	207,071	184,031	164,965	147,876	141,808	134,657	133,229	138,023	136,082	133,376	(2,706)	(4,647)
2. 2012.....	192,714	194,406	182,324	178,028	174,074	172,306	173,803	171,967	170,755	170,251	(504)	(1,716)
3. 2013.....	XXX	183,488	179,238	175,266	169,580	166,794	168,374	167,152	166,780	168,193	1,413	1,041
4. 2014.....	XXX	XXX	214,930	210,021	214,416	210,927	211,919	213,509	213,665	216,605	2,940	3,096
5. 2015.....	XXX	XXX	XXX	188,708	198,593	194,137	197,184	200,113	198,279	197,750	(529)	(2,363)
6. 2016.....	XXX	XXX	XXX	XXX	207,623	201,670	203,240	212,472	211,627	213,383	1,756	911
7. 2017.....	XXX	XXX	XXX	XXX	XXX	245,595	242,472	245,022	248,357	248,667	310	3,645
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	229,561	220,635	234,251	234,310	59	13,675
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249,554	239,533	234,037	(5,496)	(15,517)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	286,249	295,990	9,741	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,558	XXX	XXX
12. Totals											6,984	(1,875)

ANNUAL STATEMENT FOR THE YEAR 2021 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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior	35,997	28,088	24,142	22,464	19,426	19,729	19,934	19,462	20,155	20,269	114	807
2. 2012	17,508	14,484	18,050	14,916	12,372	11,626	12,136	11,586	12,186	12,631	445	1,045
3. 2013	XXX	15,953	14,813	14,176	10,468	9,983	9,954	9,964	10,323	10,367	44	403
4. 2014	XXX	XXX	22,367	16,741	17,224	14,099	14,557	13,023	13,083	12,583	(500)	(440)
5. 2015	XXX	XXX	XXX	21,580	15,971	16,551	16,749	16,776	17,047	17,810	763	1,034
6. 2016	XXX	XXX	XXX	XXX	17,549	12,876	14,214	14,008	12,960	14,126	1,166	118
7. 2017	XXX	XXX	XXX	XXX	XXX	16,836	16,252	18,365	18,006	17,642	(364)	(723)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	16,151	13,198	16,842	16,941	99	3,743
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,116	14,598	17,639	3,041	1,523
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,612	14,161	(2,451)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,982	XXX	XXX
12. Totals											2,357	7,510

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

1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,921	6,278	5,449	(829)	528
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,063	30,162	(901)	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,976	XXX	XXX
4. Totals											(1,730)	528

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,143	20,679	22,761	2,082	(2,382)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	332,752	323,186	(9,566)	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	374,587	XXX	XXX
4. Totals											(7,484)	(2,382)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	513	(9)	(21)	(12)	(534)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	308	3	(305)	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334	XXX	XXX
4. Totals											(317)	(534)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											XXX	XXX

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2012.....												
3. 2013.....	XXX											
4. 2014.....	XXX	XXX										
5. 2015.....	XXX	XXX	XXX									
6. 2016.....	XXX	XXX	XXX	XXX								
7. 2017.....	XXX	XXX	XXX	XXX	XXX							
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021.....	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 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior.....	000	9,219	12,553	14,737	15,844	10,392	10,575	10,702	10,777	10,890	18,678	2,224
2. 2012.....	194,222	234,843	240,158	243,594	244,277	244,681	244,629	244,843	244,895	244,896	44,859	7,476
3. 2013.....	XXX	173,555	209,152	215,331	218,998	219,787	220,407	220,751	220,882	220,893	37,333	7,412
4. 2014.....	XXX	XXX	186,212	223,656	230,024	232,632	233,048	233,427	233,777	234,144	37,999	6,646
5. 2015.....	XXX	XXX	XXX	143,773	183,386	188,419	191,968	193,145	193,953	194,145	27,277	5,800
6. 2016.....	XXX	XXX	XXX	XXX	108,557	133,181	137,108	138,895	139,317	139,646	21,063	4,070
7. 2017.....	XXX	XXX	XXX	XXX	XXX	40,759	49,339	52,082	52,642	54,179	7,624	1,229
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	54,222	72,653	75,598	77,100	11,589	1,735
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,395	69,095	71,980	7,453	1,271
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,395	61,080	7,034	1,456
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,599	3,652	1,108

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

1. Prior.....	000	60,952	90,447	107,911	114,511	118,140	119,633	120,808	121,226	121,227	13,317	2,827
2. 2012.....	85,469	149,554	181,077	200,064	209,639	214,543	216,004	217,242	217,528	217,587	30,110	5,397
3. 2013.....	XXX	84,243	142,806	173,609	194,490	206,354	212,613	214,225	215,540	216,321	30,574	5,669
4. 2014.....	XXX	XXX	83,099	146,130	181,616	204,384	214,346	219,102	221,142	221,769	30,625	5,583
5. 2015.....	XXX	XXX	XXX	88,245	159,932	193,744	216,963	229,803	234,486	237,795	31,175	5,852
6. 2016.....	XXX	XXX	XXX	XXX	98,125	179,191	215,610	241,644	254,770	262,209	31,110	4,082
7. 2017.....	XXX	XXX	XXX	XXX	XXX	95,323	175,198	220,540	244,064	259,046	32,138	4,359
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	117,234	219,157	272,442	305,419	36,894	5,257
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135,231	247,122	306,458	38,846	5,808
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,820	211,123	28,515	4,386
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125,881	21,632	3,452

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

1. Prior.....	000	28,838	48,987	63,656	71,573	73,740	74,806	75,351	75,406	76,243	3,538	839
2. 2012.....	23,144	43,821	56,344	71,176	74,893	76,894	78,926	80,666	80,714	80,837	7,195	1,317
3. 2013.....	XXX	26,104	51,633	67,367	79,519	88,734	94,266	98,013	99,259	99,476	8,011	1,496
4. 2014.....	XXX	XXX	24,898	50,021	76,304	92,145	99,304	107,647	110,345	113,049	8,483	1,670
5. 2015.....	XXX	XXX	XXX	31,574	61,609	84,375	106,615	119,370	122,010	126,734	8,949	1,868
6. 2016.....	XXX	XXX	XXX	XXX	32,524	68,359	95,316	121,462	131,858	140,920	9,170	1,496
7. 2017.....	XXX	XXX	XXX	XXX	XXX	35,617	74,220	115,761	136,544	151,707	10,039	1,709
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	43,256	100,556	135,767	165,788	11,257	1,797
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,852	95,220	140,495	10,926	1,710
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,891	90,465	8,807	1,462
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,665	5,958	1,054

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

1. Prior.....	000	34,145	53,489	62,919	74,481	78,210	85,393	88,217	93,599	95,946	5,448	328
2. 2012.....	18,704	39,897	51,843	57,539	60,668	62,728	64,097	65,074	65,922	66,484	5,099	695
3. 2013.....	XXX	21,665	46,426	57,214	63,089	66,415	68,455	69,551	70,646	71,174	4,938	669
4. 2014.....	XXX	XXX	20,464	45,119	57,761	63,767	67,681	69,910	71,002	71,595	4,778	715
5. 2015.....	XXX	XXX	XXX	16,360	34,592	41,991	46,205	49,017	50,470	52,061	4,555	707
6. 2016.....	XXX	XXX	XXX	XXX	17,495	36,138	43,759	47,401	49,147	50,269	4,063	621
7. 2017.....	XXX	XXX	XXX	XXX	XXX	15,528	32,548	39,185	42,431	44,994	3,548	561
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	13,851	28,323	33,979	36,987	3,224	460
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,045	22,413	27,052	2,581	398
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,379	23,601	2,109	330
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,984	1,345	294

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000	41,815	71,980	99,841	108,794	113,497	119,925	123,809	127,703	129,485	9,064	3,523
2. 2012.....	83,050	119,681	135,099	148,028	157,039	162,463	164,906	166,101	167,190	167,626	10,924	3,510
3. 2013.....	XXX	76,520	114,225	129,566	142,343	154,886	157,897	162,012	163,540	165,182	10,308	3,664
4. 2014.....	XXX	XXX	104,471	150,304	171,815	185,584	196,235	204,566	206,900	209,717	10,983	3,646
5. 2015.....	XXX	XXX	XXX	88,805	132,805	150,479	165,689	174,932	180,501	183,333	9,273	3,599
6. 2016.....	XXX	XXX	XXX	XXX	88,796	144,864	161,386	179,629	189,623	196,069	9,192	3,601
7. 2017.....	XXX	XXX	XXX	XXX	XXX	122,938	170,825	197,500	212,266	227,803	9,862	3,418
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	97,990	153,126	179,243	194,719	9,845	3,716
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96,241	155,506	181,855	8,932	3,487
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,845	224,411	8,982	4,835
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,043	4,841	2,201

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021			
1. Prior	.000												
2. 2012													
3. 2013	XXX												
4. 2014	XXX	XXX											
5. 2015	XXX	XXX	XXX										
6. 2016	XXX	XXX	XXX	XXX									
7. 2017	XXX	XXX	XXX	XXX	XXX								
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

1. Prior	.000												
2. 2012													
3. 2013	XXX												
4. 2014	XXX	XXX											
5. 2015	XXX	XXX	XXX										
6. 2016	XXX	XXX	XXX	XXX									
7. 2017	XXX	XXX	XXX	XXX	XXX								
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000											XXX	XXX
2. 2012												XXX	XXX
3. 2013	XXX											XXX	XXX
4. 2014	XXX	XXX										XXX	XXX
5. 2015	XXX	XXX	XXX									XXX	XXX
6. 2016	XXX	XXX	XXX	XXX								XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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

1. Prior	.000	6,277	10,533	11,740	13,687	14,890	16,282	17,244	17,777	18,398	776	452
2. 2012	1,979	4,283	5,816	7,181	9,071	9,724	9,931	10,549	11,188	11,824	654	311
3. 2013	XXX	1,614	3,620	5,091	6,823	7,825	8,314	9,076	9,378	9,739	679	279
4. 2014	XXX	XXX	1,528	4,694	6,985	8,710	9,302	10,256	11,069	11,699	763	339
5. 2015	XXX	XXX	XXX	1,610	4,868	7,410	9,424	12,967	14,894	15,782	699	372
6. 2016	XXX	XXX	XXX	XXX	1,880	3,765	5,527	7,893	9,208	10,679	632	398
7. 2017	XXX	XXX	XXX	XXX	XXX	1,891	4,722	10,036	11,712	13,431	641	326
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,640	3,788	6,194	8,621	529	385
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,825	4,126	6,358	486	287
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,727	4,125	373	211
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,737	256	136

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

1. Prior	.000												
2. 2012													
3. 2013	XXX												
4. 2014	XXX	XXX											
5. 2015	XXX	XXX	XXX										
6. 2016	XXX	XXX	XXX	XXX									
7. 2017	XXX	XXX	XXX	XXX	XXX								
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

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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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	4,783	5,162	XXX	XXX
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,215	28,399	XXX	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,743	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	20,795	20,048	1,061,174	178,873
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	303,983	325,057	149,397	30,187
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341,485	139,449	27,862

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(14)	(24)	XXX	XXX
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	.000										XXX	XXX
2. 2012.....											XXX	XXX
3. 2013.....	XXX										XXX	XXX
4. 2014.....	XXX	XXX									XXX	XXX
5. 2015.....	XXX	XXX	XXX								XXX	XXX
6. 2016.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2017.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2021.....	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 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	68	23								
2. 2012.....	10,573	55	20							
3. 2013.....	XXX	7,564	47	18						
4. 2014.....	XXX	XXX	4,640	41	21					
5. 2015.....	XXX	XXX	XXX	(380)	48	16				
6. 2016.....	XXX	XXX	XXX	XXX	5,339	38	16			
7. 2017.....	XXX	XXX	XXX	XXX	XXX	(520)	36	16		
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	(2,291)	37	17	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5,158)	39	15
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(169)	35
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,802

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

1. Prior.....	5,844	130	29	(1,745)	12	8	5	3	1	
2. 2012.....	39,830	5,847	103	(293)	6	5	3	2	1	1
3. 2013.....	XXX	43,234	7,805	(200)	10	7	6	3	2	1
4. 2014.....	XXX	XXX	55,790	8,138	97	13	8	6	3	2
5. 2015.....	XXX	XXX	XXX	57,796	7,204	110	19	8	6	3
6. 2016.....	XXX	XXX	XXX	XXX	53,208	11,309	145	22	8	5
7. 2017.....	XXX	XXX	XXX	XXX	XXX	76,611	14,859	171	23	8
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	99,828	19,673	188	17
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129,149	22,186	135
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144,728	26,116
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,278

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

1. Prior.....	6,322	1,242	1,126	1,354	372	357	338	276	157	
2. 2012.....	31,102	3,527	204	242	82	105	162	186	153	82
3. 2013.....	XXX	23,108	4,450	277	85	102	146	221	209	80
4. 2014.....	XXX	XXX	29,771	5,564	125	105	142	199	249	109
5. 2015.....	XXX	XXX	XXX	36,045	10,181	148	146	194	224	130
6. 2016.....	XXX	XXX	XXX	XXX	62,266	11,530	202	199	218	118
7. 2017.....	XXX	XXX	XXX	XXX	XXX	69,317	13,777	266	226	115
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	82,155	20,996	302	121
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121,588	28,739	190
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162,756	34,548
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,945

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

1. Prior.....	88,932	57,216	42,750	30,278	19,801	12,841	8,863	5,310	2,054	
2. 2012.....	40,493	32,536	21,099	14,298	8,614	4,887	4,110	3,802	2,764	1,690
3. 2013.....	XXX	38,023	33,997	21,339	13,703	7,716	4,934	4,258	3,440	2,284
4. 2014.....	XXX	XXX	39,018	34,212	20,782	12,339	7,788	5,075	3,846	2,825
5. 2015.....	XXX	XXX	XXX	39,040	33,966	18,791	12,334	7,999	4,599	3,150
6. 2016.....	XXX	XXX	XXX	XXX	39,608	30,862	18,641	12,301	7,253	3,785
7. 2017.....	XXX	XXX	XXX	XXX	XXX	36,182	30,342	18,144	11,305	5,975
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	35,222	28,667	16,865	9,501
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,159	27,021	14,404
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,813	23,533
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,430

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	50,759	21,787	10,924	6,293	5,612	3,436	2,083	1,155	420	
2. 2012.....	56,254	22,868	7,894	3,422	3,152	2,265	1,442	847	840	535
3. 2013.....	XXX	48,474	21,706	6,996	4,767	3,202	2,323	1,386	924	1,071
4. 2014.....	XXX	XXX	51,460	19,106	9,723	4,842	3,284	2,234	1,512	1,178
5. 2015.....	XXX	XXX	XXX	44,967	26,715	9,850	4,967	3,158	2,435	1,927
6. 2016.....	XXX	XXX	XXX	XXX	63,384	26,843	10,121	4,776	3,443	3,105
7. 2017.....	XXX	XXX	XXX	XXX	XXX	63,117	27,745	9,760	5,207	4,390
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	65,673	28,095	10,647	6,638
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,255	30,691	13,541
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,842	37,279
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,117

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior	19,258	11,326	8,333	5,475	2,588	1,775	1,341	799	400	
2. 2012	11,679	5,564	6,348	2,769	1,459	761	645	423	400	457
3. 2013	XXX	10,491	7,512	6,279	2,047	1,429	851	587	423	457
4. 2014	XXX	XXX	14,610	7,496	4,639	2,005	1,599	775	588	484
5. 2015	XXX	XXX	XXX	14,714	5,431	4,532	2,244	1,456	776	672
6. 2016	XXX	XXX	XXX	XXX	10,523	5,307	5,068	2,044	1,457	887
7. 2017	XXX	XXX	XXX	XXX	XXX	10,518	5,766	4,618	2,045	1,666
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	11,251	5,318	4,656	2,337
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,444	5,759	5,315
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,253	6,476
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,745

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
 EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,539	44	3
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,793	55
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,199

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,803	3,078	1,438
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,689	1,729
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,185

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333		
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	297	
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	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 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	23,060	4,803	5,801	4,825	5,046	5,713	7,559	7,873	14,123	18,678
2. 2012	32,559	44,027	44,592	44,738	44,786	44,802	44,810	44,814	44,817	44,859
3. 2013	XXX	26,431	36,405	37,102	37,227	37,261	37,280	37,292	37,306	37,333
4. 2014	XXX	XXX	25,015	36,956	37,787	37,916	37,954	37,982	37,989	37,999
5. 2015	XXX	XXX	XXX	18,453	26,610	27,116	27,229	27,255	27,268	27,277
6. 2016	XXX	XXX	XXX	XXX	14,617	20,421	20,945	21,027	21,056	21,063
7. 2017	XXX	XXX	XXX	XXX	XXX	5,329	7,309	7,587	7,612	7,624
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	5,999	10,839	11,518	11,589
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,266	7,020	7,453
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,729	7,034
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,652

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	1,015	265	111	58	30	18	9	7	5	2
2. 2012	10,549	649	186	61	26	13	11	7	7	4
3. 2013	XXX	9,513	814	169	64	34	20	12	7	4
4. 2014	XXX	XXX	11,464	926	169	50	33	13	4	1
5. 2015	XXX	XXX	XXX	7,518	588	149	49	27	18	7
6. 2016	XXX	XXX	XXX	XXX	5,770	622	116	44	20	15
7. 2017	XXX	XXX	XXX	XXX	XXX	1,966	302	50	19	6
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	4,629	764	100	36
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,546	477	89
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,205	429
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,104

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	12,318	5,867	7,571	5,984	6,310	7,182	9,216	9,436	16,172	20,904
2. 2012	49,163	52,045	52,200	52,244	52,264	52,269	52,279	52,279	52,283	52,339
3. 2013	XXX	42,136	44,491	44,641	44,680	44,693	44,700	44,705	44,714	44,749
4. 2014	XXX	XXX	41,891	44,407	44,572	44,601	44,625	44,637	44,641	44,646
5. 2015	XXX	XXX	XXX	30,676	32,925	33,042	33,069	33,078	33,081	33,084
6. 2016	XXX	XXX	XXX	XXX	23,857	25,025	25,103	25,132	25,143	25,148
7. 2017	XXX	XXX	XXX	XXX	XXX	8,300	8,812	8,856	8,859	8,859
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	12,016	13,286	13,346	13,360
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,811	8,736	8,813
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,131	8,919
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,864

ANNUAL STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	18,110	11,008	10,082	9,339	9,242	9,725	9,944	10,839	12,564	13,317
2. 2012	20,765	28,068	29,254	29,723	29,926	29,998	30,038	30,064	30,073	30,110
3. 2013	XXX	21,058	28,423	29,628	30,113	30,310	30,420	30,473	30,508	30,574
4. 2014	XXX	XXX	21,154	28,574	29,713	30,226	30,441	30,549	30,597	30,625
5. 2015	XXX	XXX	XXX	21,384	28,928	30,262	30,787	31,040	31,129	31,175
6. 2016	XXX	XXX	XXX	XXX	20,793	28,694	30,190	30,768	30,988	31,110
7. 2017	XXX	XXX	XXX	XXX	XXX	21,696	29,808	31,270	31,843	32,138
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	24,475	34,354	36,173	36,894
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,439	36,898	38,846
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,283	28,515
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,632

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	3,385	1,381	622	280	162	91	52	25	18	13
2. 2012	8,500	2,059	828	357	158	89	47	24	14	6
3. 2013	XXX	8,722	2,105	887	415	219	110	63	28	14
4. 2014	XXX	XXX	8,776	2,072	914	424	217	113	57	42
5. 2015	XXX	XXX	XXX	8,891	2,295	962	455	217	137	103
6. 2016	XXX	XXX	XXX	XXX	8,649	2,489	999	451	227	190
7. 2017	XXX	XXX	XXX	XXX	XXX	8,548	2,412	1,097	575	338
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	10,295	3,011	1,346	711
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,472	3,258	1,521
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,152	2,970
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,639

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	14,226	11,716	11,642	11,064	11,321	11,932	12,196	13,137	15,291	16,157
2. 2012	32,866	35,175	35,396	35,452	35,466	35,474	35,473	35,475	35,475	35,513
3. 2013	XXX	33,609	35,835	36,107	36,163	36,181	36,186	36,192	36,195	36,257
4. 2014	XXX	XXX	33,742	35,892	36,139	36,206	36,224	36,225	36,228	36,250
5. 2015	XXX	XXX	XXX	34,302	36,706	36,995	37,074	37,098	37,114	37,130
6. 2016	XXX	XXX	XXX	XXX	31,931	34,850	35,179	35,274	35,291	35,382
7. 2017	XXX	XXX	XXX	XXX	XXX	32,983	36,216	36,618	36,731	36,835
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	38,075	42,211	42,687	42,862
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,623	45,607	46,175
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,451	35,871
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,723

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	4,056	2,509	2,517	2,448	2,664	2,880	2,834	2,925	3,264	3,538
2. 2012	4,804	6,505	6,848	7,012	7,096	7,133	7,156	7,171	7,173	7,195
3. 2013	XXX	5,313	7,220	7,602	7,779	7,883	7,938	7,967	7,983	8,011
4. 2014	XXX	XXX	5,649	7,678	8,091	8,266	8,357	8,426	8,459	8,483
5. 2015	XXX	XXX	XXX	5,937	7,996	8,459	8,729	8,856	8,917	8,949
6. 2016	XXX	XXX	XXX	XXX	5,738	8,135	8,720	8,983	9,096	9,170
7. 2017	XXX	XXX	XXX	XXX	XXX	6,296	9,006	9,621	9,873	10,039
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	7,082	10,215	10,940	11,257
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,115	10,235	10,926
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,207	8,807
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,958

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	1,058	509	266	120	64	32	14	8	6	5
2. 2012	1,952	624	292	157	74	42	21	9	7	4
3. 2013	XXX	2,245	712	357	199	103	53	26	10	5
4. 2014	XXX	XXX	2,418	782	361	195	114	56	28	18
5. 2015	XXX	XXX	XXX	2,506	876	501	244	137	83	55
6. 2016	XXX	XXX	XXX	XXX	2,620	945	465	230	135	94
7. 2017	XXX	XXX	XXX	XXX	XXX	3,030	1,087	550	327	195
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,464	1,332	722	439
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,465	1,297	750
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,001	1,235
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,378

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	2,610	2,561	2,860	2,925	3,279	3,585	3,513	3,621	4,031	4,382
2. 2012	7,566	8,331	8,431	8,474	8,484	8,487	8,489	8,491	8,491	8,516
3. 2013	XXX	8,523	9,298	9,416	9,461	9,474	9,482	9,482	9,482	9,512
4. 2014	XXX	XXX	9,149	10,000	10,113	10,135	10,147	10,152	10,153	10,171
5. 2015	XXX	XXX	XXX	9,733	10,629	10,804	10,839	10,859	10,865	10,872
6. 2016	XXX	XXX	XXX	XXX	9,291	10,482	10,655	10,701	10,729	10,760
7. 2017	XXX	XXX	XXX	XXX	XXX	10,358	11,625	11,842	11,903	11,943
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	11,693	13,211	13,424	13,493
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,709	13,144	13,386
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,171	11,504
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,390

ANNUAL STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	6,483	4,899	4,937	5,043	5,578	6,099	6,038	5,674	5,606	5,448
2. 2012	2,219	4,277	4,728	4,932	4,996	5,030	5,068	5,085	5,098	5,099
3. 2013	XXX	2,301	4,175	4,612	4,773	4,858	4,896	4,917	4,932	4,938
4. 2014	XXX	XXX	2,228	4,040	4,483	4,635	4,722	4,749	4,771	4,778
5. 2015	XXX	XXX	XXX	2,192	3,939	4,278	4,419	4,499	4,533	4,555
6. 2016	XXX	XXX	XXX	XXX	1,885	3,469	3,854	3,996	4,035	4,063
7. 2017	XXX	XXX	XXX	XXX	XXX	1,603	3,131	3,405	3,501	3,548
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,588	2,886	3,150	3,224
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,238	2,372	2,581
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079	2,109
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,345

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	2,195	1,366	908	670	511	437	369	315	275	249
2. 2012	2,480	782	389	194	132	98	60	45	32	32
3. 2013	XXX	2,311	759	354	195	117	84	62	45	41
4. 2014	XXX	XXX	2,286	748	325	179	95	70	48	41
5. 2015	XXX	XXX	XXX	2,132	613	296	163	90	56	35
6. 2016	XXX	XXX	XXX	XXX	1,956	597	249	111	78	51
7. 2017	XXX	XXX	XXX	XXX	XXX	1,812	478	215	126	79
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,595	426	179	112
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,368	345	149
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,240	413
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,516

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	4,522	4,539	5,100	5,496	6,146	6,795	6,765	6,361	6,295	6,025
2. 2012	5,198	5,746	5,809	5,816	5,821	5,823	5,824	5,825	5,825	5,826
3. 2013	XXX	5,104	5,592	5,633	5,637	5,644	5,649	5,648	5,648	5,648
4. 2014	XXX	XXX	5,056	5,491	5,519	5,529	5,530	5,534	5,534	5,534
5. 2015	XXX	XXX	XXX	4,874	5,251	5,286	5,295	5,297	5,297	5,297
6. 2016	XXX	XXX	XXX	XXX	4,307	4,667	4,717	4,730	4,734	4,735
7. 2017	XXX	XXX	XXX	XXX	XXX	3,840	4,160	4,182	4,188	4,188
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,514	3,765	3,789	3,796
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,897	3,119	3,128
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,585	2,852
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,155

ANNUAL STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	13,786	9,542	8,902	8,074	7,758	7,653	7,639	7,226	8,147	9,064
2. 2012	6,690	9,900	10,390	10,614	10,750	10,819	10,872	10,894	10,911	10,924
3. 2013	XXX	6,193	9,176	9,735	10,009	10,162	10,222	10,259	10,280	10,308
4. 2014	XXX	XXX	6,638	9,809	10,419	10,669	10,803	10,900	10,935	10,983
5. 2015	XXX	XXX	XXX	5,218	8,183	8,710	8,987	9,155	9,230	9,273
6. 2016	XXX	XXX	XXX	XXX	5,123	8,108	8,678	8,964	9,103	9,192
7. 2017	XXX	XXX	XXX	XXX	XXX	5,680	8,761	9,411	9,685	9,862
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	5,281	8,785	9,539	9,845
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,305	8,232	8,932
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,691	8,982
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,841

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	2,629	1,361	893	750	609	472	427	452	419	74
2. 2012	3,885	926	466	263	151	96	52	34	16	23
3. 2013	XXX	3,754	1,073	519	279	150	90	70	61	64
4. 2014	XXX	XXX	3,954	1,030	514	315	206	126	115	114
5. 2015	XXX	XXX	XXX	3,699	1,019	568	345	183	119	88
6. 2016	XXX	XXX	XXX	XXX	3,763	1,112	597	359	216	136
7. 2017	XXX	XXX	XXX	XXX	XXX	3,840	1,256	645	378	213
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	4,392	1,401	736	489
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,892	1,393	715
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,346	1,369
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,986

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	15,915	13,688	13,628	12,625	11,713	11,064	11,399	10,938	12,041	12,661
2. 2012	12,478	13,949	14,191	14,299	14,357	14,388	14,405	14,417	14,422	14,457
3. 2013	XXX	12,039	13,469	13,764	13,879	13,935	13,958	13,980	14,002	14,036
4. 2014	XXX	XXX	12,689	14,123	14,426	14,528	14,596	14,640	14,684	14,743
5. 2015	XXX	XXX	XXX	10,873	12,443	12,747	12,862	12,910	12,942	12,960
6. 2016	XXX	XXX	XXX	XXX	10,959	12,426	12,735	12,853	12,895	12,929
7. 2017	XXX	XXX	XXX	XXX	XXX	11,482	13,007	13,331	13,444	13,493
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	11,884	13,527	13,910	14,050
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,335	12,838	13,134
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,565	15,186
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,028

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE
SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	809	779	628	615	709	779	773	789	799	776
2. 2012	369	514	559	589	623	630	632	645	652	654
3. 2013	XXX	354	511	566	608	628	642	656	670	679
4. 2014	XXX	XXX	363	523	587	634	654	673	711	763
5. 2015	XXX	XXX	XXX	313	489	543	587	649	673	699
6. 2016	XXX	XXX	XXX	XXX	287	453	523	565	604	632
7. 2017	XXX	XXX	XXX	XXX	XXX	284	467	551	596	641
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	269	416	478	529
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280	441	486
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	373
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	402	210	134	131	112	93	84	63	62	101
2. 2012	214	119	78	58	31	41	49	38	18	15
3. 2013	XXX	226	132	83	51	35	27	26	27	34
4. 2014	XXX	XXX	251	202	172	138	118	118	112	55
5. 2015	XXX	XXX	XXX	335	205	175	160	81	109	108
6. 2016	XXX	XXX	XXX	XXX	335	216	161	138	94	109
7. 2017	XXX	XXX	XXX	XXX	XXX	284	185	144	138	91
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	288	181	164	129
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282	158	135
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	156
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	1,107	966	935	961	1,078	1,197	1,210	1,239	1,284	1,329
2. 2012	668	832	885	909	924	946	959	977	980	980
3. 2013	XXX	679	829	876	904	920	932	948	969	992
4. 2014	XXX	XXX	724	950	1,028	1,065	1,085	1,115	1,148	1,157
5. 2015	XXX	XXX	XXX	788	961	1,015	1,064	1,082	1,144	1,179
6. 2016	XXX	XXX	XXX	XXX	759	964	1,024	1,076	1,091	1,139
7. 2017	XXX	XXX	XXX	XXX	XXX	687	882	973	1,041	1,058
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	720	896	995	1,043
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	694	846	908
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	575	740
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	640

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 2021 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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	55,321	(15)	(13)	(4)	(2)						
2. 2012.....	69,070	131,436	131,419	131,409	131,406	131,396	131,396	131,396	131,396	131,396	
3. 2013.....	XXX	74,494	141,635	141,629	141,621	141,621	141,619	141,619	141,619	141,619	
4. 2014.....	XXX	XXX	81,465	157,021	157,064	157,058	157,057	157,057	157,057	157,057	
5. 2015.....	XXX	XXX	XXX	92,027	175,795	175,824	175,801	175,801	175,801	175,801	
6. 2016.....	XXX	XXX	XXX	XXX	104,333	198,202	198,224	198,210	198,210	198,210	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	122,745	234,777	234,674	234,666	234,666	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	145,400	275,475	275,406	275,401	(5)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165,249	311,723	311,424	(299)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,563	355,026	167,463
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195,076	195,076
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362,235
13. Earned Premiums (Sch P-Pt. 1)	124,391	136,845	148,576	167,563	188,131	216,627	257,428	295,207	333,960	362,235	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	3,046	(1)	(1)								
2. 2012.....	3,803	6,920	6,919	6,919	6,919	6,919	6,919	6,919	6,919	6,919	
3. 2013.....	XXX	3,724	6,745	6,745	6,745	6,745	6,745	6,745	6,745	6,745	
4. 2014.....	XXX	XXX	3,665	6,685	6,688	6,688	6,688	6,688	6,688	6,688	
5. 2015.....	XXX	XXX	XXX	3,679	6,611	6,615	6,614	6,614	6,614	6,614	
6. 2016.....	XXX	XXX	XXX	XXX	3,648	7,403	7,407	7,406	7,406	7,406	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	4,906	10,522	10,520	10,520	10,520	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	7,285	13,846	13,843	13,843	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,331	15,024	15,019	(5)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,570	11,409	2,839
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,306	3,306
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,140
13. Earned Premiums (Sch P-Pt. 1)	6,849	6,840	6,684	6,699	6,583	8,665	12,904	14,889	15,260	6,140	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	54,544	(41)	(372)	4							
2. 2012.....	67,811	129,649	129,650	129,669	129,665	129,665	129,665	129,665	129,665	129,665	
3. 2013.....	XXX	72,715	140,335	140,807	140,727	140,725	140,725	140,725	140,725	140,725	
4. 2014.....	XXX	XXX	75,427	147,476	148,186	148,154	148,152	148,126	148,126	148,126	
5. 2015.....	XXX	XXX	XXX	76,881	146,465	146,857	146,797	146,764	146,764	146,764	
6. 2016.....	XXX	XXX	XXX	XXX	72,838	135,651	135,961	135,855	135,854	135,854	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	68,149	124,102	124,260	124,240	124,241	1
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	60,146	109,427	109,730	109,717	(13)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,743	95,986	96,090	104
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,338	94,258	43,920
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,429	52,429
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96,441
13. Earned Premiums (Sch P-Pt. 1)	122,355	134,512	142,676	149,425	143,048	131,320	116,347	102,017	93,863	96,441	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	3,610	(3)	(21)								
2. 2012.....	4,485	8,288	8,310	8,310	8,310	8,310	8,310	8,310	8,310	8,310	
3. 2013.....	XXX	4,471	8,351	8,406	8,403	8,403	8,403	8,403	8,403	8,403	
4. 2014.....	XXX	XXX	4,300	8,066	8,140	8,139	8,139	8,137	8,137	8,137	
5. 2015.....	XXX	XXX	XXX	3,983	7,282	7,344	7,341	7,339	7,339	7,339	
6. 2016.....	XXX	XXX	XXX	XXX	3,407	6,729	6,792	6,786	6,786	6,786	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	3,557	7,137	7,178	7,177	7,177	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	3,799	6,920	6,962	6,962	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,305	5,873	5,886	13
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,958	4,389	1,431
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,694	1,694
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,138
13. Earned Premiums (Sch P-Pt. 1)	8,095	8,271	8,181	7,804	6,777	6,940	7,439	6,457	5,567	3,138	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	143,896	279	(35)	(16)							
2. 2012.....	167,553	333,334	333,851	333,822	333,825	333,825	333,825	333,825	333,825	333,825	
3. 2013.....	XXX	186,054	368,013	368,836	368,820	368,808	368,808	368,808	368,808	368,808	
4. 2014.....	XXX	XXX	201,200	397,048	397,969	397,936	397,938	397,937	397,937	397,937	
5. 2015.....	XXX	XXX	XXX	207,590	406,274	407,079	407,036	407,032	407,032	407,030	(2)
6. 2016.....	XXX	XXX	XXX	XXX	215,076	412,971	413,418	413,353	413,348	413,344	(4)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	221,849	425,885	426,571	426,545	426,533	(12)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	234,488	448,893	449,872	449,783	(89)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,134	471,850	472,457	607
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268,453	522,508	254,055
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	303,734	303,734
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558,289
13. Earned Premiums (Sch P-Pt. 1)	311,449	352,114	383,641	404,216	414,668	420,504	438,930	461,155	495,117	558,289	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	15,804	32	(4)	(2)							
2. 2012.....	18,410	37,501	37,598	37,595	37,595	37,595	37,595	37,595	37,595	37,595	
3. 2013.....	XXX	21,426	44,111	44,290	44,290	44,288	44,288	44,288	44,288	44,288	
4. 2014.....	XXX	XXX	25,043	49,939	50,145	50,141	50,141	50,141	50,141	50,141	
5. 2015.....	XXX	XXX	XXX	26,301	50,436	50,656	50,651	50,650	50,650	50,650	
6. 2016.....	XXX	XXX	XXX	XXX	26,018	53,039	53,205	53,197	53,196	53,196	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	30,159	58,570	58,740	58,738	58,737	(1)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	32,519	60,036	60,223	60,217	(6)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,480	57,528	57,617	89
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,879	49,611	18,732
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,330	22,330
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,144
13. Earned Premiums (Sch P-Pt. 1)	34,214	40,549	47,821	51,371	50,359	57,394	61,091	59,158	57,111	41,144	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	22,928	59	(18)								
2. 2012.....	27,966	54,747	54,810	54,808	54,808	54,808	54,808	54,808	54,808	54,808	
3. 2013.....	XXX	31,721	62,454	62,733	62,728	62,728	62,727	62,727	62,727	62,727	
4. 2014.....	XXX	XXX	35,063	68,966	69,323	69,321	69,320	69,320	69,320	69,320	
5. 2015.....	XXX	XXX	XXX	38,411	75,201	75,545	75,536	75,535	75,535	75,535	
6. 2016.....	XXX	XXX	XXX	XXX	40,581	78,197	78,450	78,445	78,445	78,445	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	44,411	85,989	86,404	86,396	86,396	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	49,679	95,942	96,449	96,448	(1)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,989	103,698	104,077	379
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,399	113,730	55,331
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,219	64,219
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,928
13. Earned Premiums (Sch P-Pt. 1)	50,894	58,561	65,841	72,591	77,723	82,369	91,498	100,662	108,607	119,928	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	13,616	34	(11)								
2. 2012.....	16,609	32,396	32,435	32,434	32,434	32,434	32,434	32,434	32,434	32,434	
3. 2013.....	XXX	18,698	36,930	37,095	37,092	37,092	37,092	37,092	37,092	37,092	
4. 2014.....	XXX	XXX	20,799	40,732	40,944	40,943	40,942	40,942	40,942	40,942	
5. 2015.....	XXX	XXX	XXX	22,582	44,447	44,664	44,658	44,658	44,658	44,658	
6. 2016.....	XXX	XXX	XXX	XXX	24,118	47,783	47,954	47,950	47,950	47,950	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	27,939	55,442	55,725	55,719	55,719	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	32,858	64,283	64,641	64,640	(1)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,671	71,778	72,043	265
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,243	79,934	38,691
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,906	44,906
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,861
13. Earned Premiums (Sch P-Pt. 1)	30,225	34,519	39,059	42,679	46,192	51,820	60,525	68,375	76,702	83,861	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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P INTERROGATORIES

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

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2012		
1.603 2013		
1.604 2014		
1.605 2015		
1.606 2016		
1.607 2017		
1.608 2018		
1.609 2019		
1.610 2020		
1.611 2021		
1.612 Totals		

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

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

5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars) 5.1 Fidelity 1,682
 5.2 Surety

6. Claim count information is reported per claim or per claimant (Indicate which) per claim.....
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [X] No []

- 7.2 (An extended statement may be attached.)
 Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2021, 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

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0280	Auto-Owners Insurance Group	18988	38-0315280				Auto-Owners Insurance Company	MI	UDP					NO	
.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	NO	
.0280	Auto-Owners Insurance Group	00000					Auto-Owners Life Finance, LLC	MI	NIA	Auto-Owners Life Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.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	NO	
.0280	Auto-Owners Insurance Group	32700	34-1172650				Owners Insurance Company	OH	RE	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.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	NO	
.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	NO	
.0280	Auto-Owners Insurance Group	00000	84-0882220				Lake Country Corporation	MI	NIA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	YES	
.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	NO	
.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	NO	
.0280	Auto-Owners Insurance Group	00000					X By 2 Canada Inc	CAN	NIA	X By 2, LLC	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	42846	56-1382814				Atlantic Casualty Insurance Company	NC	IA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.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	NO	
.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	NO	
.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	NO	
.0280	Auto-Owners Insurance Group	16020	01-0165140				State Mutual Insurance Company	ME	IA	Concord General Mutual Insurance Company	Management		Auto-Owners Insurance Company	NO	
.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	NO	
.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	NO	
.0280	Auto-Owners Insurance Group	00000	26-1187549				Peoples Business Services of NH, Inc	NH	NIA	Concord General Mutual Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	00000	45-3835840				CIG Holding Company, Inc.	DE	NIA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	YES	
.0280	Auto-Owners Insurance Group	13544	95-1332270				California Capital Insurance Company	CA	IA	CIG Holding Company, Inc.	Ownership	100.000	Auto-Owners Insurance Company	NO	
.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	NO	
.0280	Auto-Owners Insurance Group	23540	77-0177724				Monterey Insurance Company	CA	IA	California Capital Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.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	NO	

Asterisk	Explanation
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ANNUAL STATEMENT FOR THE YEAR 2021 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					584,887,956				584,887,956	(2,392,138,458)
61190	38-1814333	Auto-Owners Life Insurance Company										
26638	38-2448613	Home-Owners Insurance Company					(180,143,989)				(180,143,989)	1,841,601,147
32700	34-1172650	Owners Insurance Company					(404,743,967)				(404,743,967)	337,212,347
32905	35-1370824	Property-Owners Insurance Company										35,187,367
10190	59-3265407	Southern-Owners Insurance Company										104,571,829
42846	56-1382814	Atlantic Casualty Insurance Company										44,800,787
12508	20-3474416	Auto-Owners Specialty Insurance Company										
20680	03-0127400	Green Mountain Insurance Company, Inc.										50,695,776
13110	03-6010097	Vermont Accident Insurance Company, Inc.										3,710,726
16020	01-0165140	State Mutual Insurance Company										2,196,452
28479	02-0233364	Sunapee Mutual Fire Insurance Company										1,294,353
20672	02-0131910	Concord General Mutual Insurance Company										(35,821,533)
13544	95-1332270	California Capital Insurance Company							*			(58,171,423)
12890	94-1497091	Eagle West Insurance Company							*			83,480,957
23540	77-0177724	Monterey Insurance Company							*			(12,480,340)
11165	77-0576840	Nevada Capital Insurance Company							*			(6,139,987)
	45-3835840	CIG Holding Company, Inc.										
	47-1806878	Lake Country Finance, LLC										
9999999 Control Totals												
									XXX			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
Auto-Owners Insurance Company	N/A	0.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Auto-Owners Life Insurance Company	Auto-Owners Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Home-Owners Insurance Company	Auto-Owners Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Owners Insurance Company	Auto-Owners Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Property-Owners Insurance Company	Auto-Owners Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Southern-Owners Insurance Company	Auto-Owners Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Atlantic Casualty Insurance Company	Auto-Owners Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Auto-Owners Specialty Insurance Company	Auto-Owners Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Concord General Mutual Insurance Company	N/A	0.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Green Mountain Insurance Company, Inc	Concord General Mutual Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
State Mutual Insurance Company	N/A	0.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Sunapee Mutual Fire Insurance Company	N/A	0.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Vermont Accident Insurance Company, Inc	Concord General Mutual Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
California Capital Insurance Company	CIG Holding Company, Inc.	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Eagle West Insurance Company	California Capital Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Monterey Insurance Company	California Capital Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO
Nevada Capital Insurance Company	California Capital Insurance Company	100.000	NO	Auto-Owners Insurance Company	N/A	0.000	NO

**ANNUAL STATEMENT FOR THE YEAR 2021 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.

MARCH FILING

- | | |
|---|-----------|
| 1. Will an actuarial opinion be filed by March 1? | Responses |
| 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 |

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

- | | |
|--|-----|
| 11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? | NO |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? | NO |
| 15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? | NO |
| 17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? | NO |
| 18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? | YES |
| 20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? | YES |
| 21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? | NO |
| 22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | YES |
| 24. 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 |
| 25. 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 |
| 26. 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 |
| 27. 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

- | | |
|--|-----|
| 28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 30. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | NO |
| 31. 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 |
| 32. 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 |
| 33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? | YES |
| 34. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? | NO |
| 35. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? | NO |
| 36. Will the Mortgage Guaranty Insurance Exhibit 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:

- | | |
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Bar Codes:

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| 11. SIS Stockholder Information Supplement [Document Identifier 420] |  |
| 12. Financial Guaranty Insurance Exhibit [Document Identifier 240] |  |
| 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] |  |
| 14. Supplement A to Schedule T [Document Identifier 455] |  |
| 15. Trusteed Surplus Statement [Document Identifier 490] |  |
| 16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385] |  |
| 17. Reinsurance Summary Supplemental Filing [Document Identifier 401] |  |

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18. Medicare Part D Coverage Supplement [Document Identifier 365]



21. Exceptions to the Reinsurance Attestation Supplement
[Document Identifier 400]



22. Bail Bond Supplement [Document Identifier 500]



24. Relief from the five-year rotation requirement for lead audit partner
[Document Identifier 224]



25. Relief from the one-year cooling off period for independent CPA
[Document Identifier 225]



26. Relief from the Requirements for Audit Committees [Document Identifier 226]



27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution
Contracts [Document Identifier 555]



28. Credit Insurance Experience Exhibit [Document Identifier 230]



29. Long-Term Care Experience Reporting Forms [Document Identifier 306]



30. Accident and Health Policy Experience Exhibit [Document Identifier 210]



31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



32. Supplemental Health Care Exhibit's Expense Allocation Report
[Document Identifier 217]



34. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit -
Parts 1 and 2 [Document Identifier 290]



35. Private Flood Insurance Supplement [Document Identifier 560]



36. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

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

NONE



SUPPLEMENT FOR THE YEAR 2021 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2021
(To Be Filed by March 1)

NAIC Group Code 0280

NAIC Company Code 32700

Company Name OWNERS INSURANCE COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

- 2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes [X] No []
 2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes [X] No []
 2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified: \$ 2,207,956
 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
\$ 64,815	\$ 101,915	\$ 700,342	\$ 700,342	%	% 100.0 %