



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
Owners Insurance Company

NAIC Group Code	0280 (Current)	0280 (Prior)	NAIC Company Code	32700	Employer's ID Number	34-1172650
Organized under the Laws of	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 (Street and Number)		Lima, OH, US 45801-2305 (City or Town, State, Country and Zip Code)			
Main Administrative Office	6101 Anacapi Boulevard (Street and Number)		517-323-1200 (Area Code) (Telephone Number)			
	Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)		517-323-1200 (Area Code) (Telephone Number)			
Mail Address	P.O. Box 30660 (Street and Number or P.O. Box)		Lansing, MI, US 48909-8160 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	6101 Anacapi Boulevard (Street and Number)		517-323-1200 (Area Code) (Telephone Number)			
	Lansing, MI, US 48917-3968 (City or Town, State, Country and Zip Code)		517-323-1200 (Area Code) (Telephone Number)			
Internet Website Address	www.auto-owners.com					
Statutory Statement Contact	Lindsey Leigh Nichols (Name)		517-323-1200 (Area Code) (Telephone Number)			
	aoacctg@aoins.com (E-mail Address)		517-323-8796 (FAX Number)			

OFFICERS

CEO	Jamie Patrick Whisnant #	Senior Vice President & Treasurer	Theodore William Reinbold
First Vice President, Secretary & General Counsel	William Finch Woodbury	Chairman & Chief Strategy and Development Officer	Jeffrey Scott Tagsold #

OTHER

Michael David Pike, President	Denise Gay Williams, Sr. Vice President	Anthony Orlando Dean, First Vice President & CIO
Andrea Leigh Lindemeyer #, Exec. Vice President	Amy Marie Kissman, Sr. Vice President	Barry Michael Preslaski, Sr. Vice President
Brandi Elizabeth Holly #, Sr. Vice President	James Lynn Lannin, Jr. #, Sr. Vice President	Christopher James Massey #, 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	Andrea Leigh Lindemeyer #	

State of Michigan SS
County of Eaton

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

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

Subscribed and sworn to before me this 3rd day of February, 2023

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

Rebecca S. Yerge
Notary
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 2022 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 2022 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	524,373	470,689		283,578	122,366	153,270	63,997	2,969	3,711	1,873	98,720	23,185
2.1	Allied Lines	1,072,765	1,003,529		563,334	260,483	290,077	108,070	5,914	4,943	3,541	199,345	47,432
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	642,676	648,199		316,226	163,302	142,017	31,690	8,931	7,692	3,947	123,997	28,418
5.1	Commercial Multiple Peril (Non-Liability Portion)	21,236,669	20,496,878		10,658,122	7,303,293	12,319,449	7,068,139	187,775	575,247	681,969	3,993,763	939,016
5.2	Commercial Multiple Peril (Liability Portion)	19,408,536	18,987,877		7,254,922	4,196,820	7,326,211	13,395,247	2,158,517	3,923,514	8,592,718	3,721,017	858,174
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	3,844,684	3,725,598		1,849,084	1,872,684	1,803,070	99,729	51,572	46,971	17,430	746,896	169,998
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	35,358	33,450		21,543							6,671	1,563
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	942,245	1,063,118		349,571	467,522	485,221	3,391,217	12,298	44,343	317,501	89,264	43,278
17.1	Other Liability - Occurrence	6,612,804	6,331,303		2,886,069	1,151,599	3,200,701	7,438,327	600,812	241,159	2,888,175	1,197,358	292,395
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)							3,200	52,592	52,627	1,427		
19.2	Other Private Passenger Auto Liability					70,941	353,728	126,939	425,960	485,957	24,343		
19.3	Commercial Auto No-Fault (Personal Injury Protection)						2,500	2,500		746	746		
19.4	Other Commercial Auto Liability	5,376,465	11,578,345		1,668,357	7,705,012	6,627,542	12,328,451	1,457,362	1,095,034	2,794,074	976,013	237,815
21.1	Private Passenger Auto Physical Damage					(1,925)	(1,809)		56				
21.2	Commercial Auto Physical Damage	2,912,666	6,096,483		953,158	3,605,300	3,221,347	88,833	34,300	(17,177)	35,821	520,963	128,823
22.	Aircraft (all perils)												
23.	Fidelity	94,922	93,761		48,216	(2,621)	(4,106)	10,034		(482)	304	18,204	4,392
24.	Surety		(83)		(51)								
26.	Burglary and Theft	38,466	36,014		18,522		100	214			3	7,134	1,701
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	62,742,629	70,565,160		26,870,652	26,914,776	35,919,318	44,156,588	4,999,058	6,464,341	15,363,871	11,699,346	2,776,189
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 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	239,668	233,433		148,435	(4,397)	923			(152)		39,993	4,490
2.1	Allied Lines	315,301	378,473		215,681	95,857	51,896		287	(142)	1,673	52,014	5,907
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	1,399,977	1,365,332		672,435	1,441,575	1,360,506	429,970	53,591	58,919	53,099	248,908	26,227
5.1	Commercial Multiple Peril (Non-Liability Portion)	9,372,308	9,044,844		4,665,951	4,676,188	7,381,324	5,203,706	274,294	502,608	554,221	1,544,938	175,583
5.2	Commercial Multiple Peril (Liability Portion)	6,775,767	6,692,535		2,845,470	3,868,359	4,894,660	7,879,867	1,303,520	1,751,245	5,134,877	1,142,356	126,939
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,089,585	1,056,674		499,393	101,405	117,179	41,851	424	1,525	4,179	185,442	20,413
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	31,776	27,607		19,078							5,556	595
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	1,419,024	1,352,318	46,427	540,797	636,978	752,798	1,786,619	41,114	65,235	169,803	122,280	26,584
17.1	Other Liability - Occurrence	3,841,729	3,608,614		1,844,830	1,129,325	957,117	2,101,296	85,831	(21,963)	645,152	611,024	71,972
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)						1,464						
19.2	Other Private Passenger Auto Liability	7,512,244	7,150,779		3,820,006	5,389,012	5,740,954	5,641,316	601,777	644,895	1,033,940	1,218,160	148,100
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	1,591,883	2,711,265		787,600	5,371,200	(68,337)	8,218,483	1,280,698	45,893	1,894,341	195,132	37,283
21.1	Private Passenger Auto Physical Damage	5,597,864	5,305,742		2,801,904	4,531,472	4,587,231	255,231	40,658	45,608	46,494	909,544	110,268
21.2	Commercial Auto Physical Damage	675,977	1,075,972		319,921	888,938	767,515	33,000	7,639	(22,424)	14,313	85,388	15,381
22.	Aircraft (all perils)												
23.	Fidelity	76,852	80,757		31,893	(8)	(1,811)	8,651		(451)	262	12,328	1,615
24.	Surety												
26.	Burglary and Theft	13,250	14,122		7,258		238	182			2	2,213	248
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	39,953,203	40,098,467	46,427	19,220,652	28,115,209	26,582,300	31,652,990	3,689,833	3,070,795	9,552,384	6,375,277	771,605
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 2022 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 2022 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	272,523	235,660		139,835		(5,937)	960	150	(56)	28	44,715	8,822
2.1	Allied Lines	616,207	546,182		317,256	459,779	229,422	116,121	3,037	(12,890)	3,951	101,620	19,947
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)	14,907,476	13,908,113		7,304,304	23,616,508	27,188,213	6,096,782	247,304	634,926	649,109	2,446,103	482,556
5.2	Commercial Multiple Peril (Liability Portion)	3,886,418	3,714,641		1,550,548	1,270,136	1,409,506	3,931,019	377,921	(122,007)	2,080,484	654,869	125,804
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,138,495	1,053,676		533,211	280,125	275,760	35,017	14,223	14,522	4,654	195,578	36,853
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	197,708	201,873		83,781							30,851	6,400
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	1,165,953	1,173,574		488,824	284,796	302,636	1,276,239	18,883	28,706	119,473	99,500	37,742
17.1	Other Liability - Occurrence	1,792,511	1,685,790		850,479	1,017,331	110,008	924,184	7,630	(12,828)	408,020	288,177	58,024
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
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	4,944,411	5,104,974		1,985,826	1,461,467	3,184,345	4,910,120	158,084	494,831	1,105,302	745,335	160,059
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	3,468,287	3,629,093		1,477,600	5,424,047	5,450,611	231,060	11,501	29,548	51,712	519,589	112,269
22.	Aircraft (all perils)												
23.	Fidelity	42,030	42,783		16,716		(1,946)	3,082		(250)	93	6,901	1,446
24.	Surety												
26.	Burglary and Theft	5,981	5,655		3,324		11	29				992	194
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	32,437,999	31,302,014		14,751,704	33,814,189	38,142,629	17,524,613	838,733	1,054,502	4,422,826	5,134,230	1,050,114
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 2022 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 2022 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	180,169	191,707		81,648	20,672	20,173	491		(15)		29,801	3,624
2.1	Allied Lines	1,104,052	997,530		489,275	535,724	689,134	233,217	5,883	8,868	7,604	186,558	22,205
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	28,770,600	26,317,851		15,711,388	18,029,083	13,233,930	9,275,082	545,336	65,562	897,870	5,363,260	578,631
5.1	Commercial Multiple Peril (Non-Liability Portion)	13,198,918	12,325,397		6,399,007	4,090,836	1,485,247	6,295,222	604,305	262,398	439,008	2,259,593	265,455
5.2	Commercial Multiple Peril (Liability Portion)	9,352,938	8,813,925		4,197,949	4,500,175	5,686,130	10,499,462	1,385,812	2,005,895	7,196,819	1,638,377	188,105
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	2,217,003	2,029,302		1,067,532	798,084	893,593	271,362	7,879	16,767	27,265	395,539	44,588
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	30,126	29,746		14,788							5,543	606
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	444,824	472,492		174,924	85,629	39,265	1,097,411	12,286	15,820	102,403	41,833	16,148
17.1	Other Liability - Occurrence	4,315,295	4,102,421		2,096,500	741,942	3,404,470	5,579,449	337,883	596,336	1,479,329	704,985	86,789
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)								219	219			
19.2	Other Private Passenger Auto Liability	17,278,505	16,553,089		8,547,699	11,534,438	8,635,131	16,834,772	2,351,276	1,674,021	3,053,668	2,677,837	347,888
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	29,984,861	28,458,819		13,869,195	13,243,875	14,987,844	28,911,801	2,601,276	2,663,491	6,326,948	4,616,749	603,690
21.1	Private Passenger Auto Physical Damage	12,938,659	11,846,247		6,501,686	6,924,475	7,042,233	569,976	56,415	62,420	89,156	2,015,689	260,475
21.2	Commercial Auto Physical Damage	11,692,339	11,156,271		5,366,330	7,742,642	8,292,286	1,466,393	100,036	132,179	170,791	1,795,877	235,390
22.	Aircraft (all perils)												
23.	Fidelity	70,021	69,219		29,401		(2,534)	5,152		(369)	156	12,110	1,534
24.	Surety												
26.	Burglary and Theft	6,037	6,067		2,066		10	24				1,104	121
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	131,584,348	123,370,082		64,549,389	68,247,576	64,406,913	81,039,814	8,008,606	7,503,590	19,791,035	21,744,855	2,655,247
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 2022 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 2022

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	8,609	8,589		3,342		(13)	30		(1)		1,440	224
2.1	Allied Lines	25,379	24,763		11,830	34,090	33,910	897	35	16	43	4,321	496
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					(400)	(400)						
5.1	Commercial Multiple Peril (Non-Liability Portion)	278,560	284,298		115,730	21,194	(66,853)	295,582	29,620	11,271	19,954	44,880	6,231
5.2	Commercial Multiple Peril (Liability Portion)	2,070,763	2,000,886		761,159	892,048	222,211	1,697,241	578,607	89,369	1,269,719	343,931	73,462
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	417,060	440,133		182,150	113,265	173,290	70,365	377	5,770	6,646	68,490	15,186
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake												
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	451,430	431,161	4,773	74,735	18,055	(245,772)	845,918	2,283	(13,106)	78,608	43,776	43,827
17.1	Other Liability - Occurrence	2,466,757	2,338,289		1,083,726	1,457,252	532,552	4,205,360	630,018	(1,104,477)	3,497,338	405,961	102,502
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	6,030,428	5,925,449		2,597,880	2,723,334	2,538,455	1,840,760	1,704,904	1,635,510	905,126	875,277	194,080
19.2	Other Private Passenger Auto Liability	29,851,364	28,759,108		12,915,025	27,835,663	28,070,863	26,365,340	2,430,812	2,213,488	4,696,273	4,345,427	975,111
19.3	Commercial Auto No-Fault (Personal Injury Protection)	(11,365)	420,017			838,995	(206,653)	70,363	345,586	174,057	41,800	(2,265)	(282)
19.4	Other Commercial Auto Liability	(529,097)	17,141,730		34	65,561,415	3,961,286	57,078,153	11,219,902	(222,560)	11,029,528	(101,028)	(10,365)
21.1	Private Passenger Auto Physical Damage	14,758,922	14,290,060		6,361,731	15,451,627	15,607,799	659,740	170,189	192,086	139,354	2,152,722	428,981
21.2	Commercial Auto Physical Damage	(58,902)	3,631,248			3,632,594	2,144,345	144,092	137,069	(68,437)	48,038	(13,021)	(1,478)
22.	Aircraft (all perils)												
23.	Fidelity	6,570	7,286		3,874		(458)	506		(50)	15	1,097	289
24.	Surety		83		51								
26.	Burglary and Theft	2,815	7,692		158		(130)	5		(3)		473	188
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	55,769,294	75,710,792	4,773	24,111,425	118,579,132	52,764,430	93,274,352	17,249,400	2,912,932	21,732,441	8,171,480	1,828,452
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 2022 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 2022

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	451,295	346,968		240,659	22,254	21,137	(3,334)	800	760	(2,227)	74,377	22,631
2.1	Allied Lines	711,539	623,530		360,740	109,234	154,207	86,222	12,438	12,806	2,761	114,309	35,689
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril					204,555	(168,351)	88,204	67,358	11,222	8,609	41	
4.	Homeowners Multiple Peril	1,477,585	1,408,153		760,255	235,984	353,512	318,085	6,357	22,098	60,598	268,559	74,120
5.1	Commercial Multiple Peril (Non-Liability Portion)	21,517,313	20,798,824		10,675,607	10,424,937	14,228,295	7,375,228	364,919	625,402	677,294	3,522,991	1,079,398
5.2	Commercial Multiple Peril (Liability Portion)	16,585,295	16,005,120		6,853,970	6,564,476	6,485,806	20,553,651	3,092,966	2,499,628	13,054,647	2,811,056	831,904
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	4,502,525	4,226,330		2,165,520	1,641,317	1,759,544	321,097	115,812	125,876	36,643	774,498	225,850
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	16,590	14,960		6,856							2,802	832
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	14,738,822	14,982,518		6,047,473	7,578,445	8,890,611	37,587,380	566,270	955,654	3,528,630	1,150,890	856,100
17.1	Other Liability - Occurrence	14,583,370	13,851,284		6,980,630	14,911,738	16,035,800	11,816,598	467,488	(753,337)	2,224,404	2,311,355	731,529
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					164,608	189,187	153,786	15,180	27,727	73,569		
19.2	Other Private Passenger Auto Liability	195,718,979	186,111,965		91,254,133	150,916,774	168,955,496	164,474,760	11,031,122	13,304,620	29,823,920	29,329,650	9,818,239
19.3	Commercial Auto No-Fault (Personal Injury Protection)								86	86			
19.4	Other Commercial Auto Liability	40,260,869	37,605,639		19,549,465	21,020,598	31,884,093	45,875,123	2,114,146	4,164,114	10,228,911	6,033,755	2,019,494
21.1	Private Passenger Auto Physical Damage	127,424,010	121,072,735		58,112,071	84,753,668	84,464,413	5,237,425	757,670	734,775	967,563	19,176,840	6,391,904
21.2	Commercial Auto Physical Damage	11,576,488	11,330,269		5,598,753	7,732,382	7,818,149	685,941	91,084	97,535	119,053	1,716,269	580,767
22.	Aircraft (all perils)												
23.	Fidelity	172,457	169,998		83,881	6,700	(3,251)	10,339		(998)	387	28,013	8,987
24.	Surety												
26.	Burglary and Theft	19,210	15,953		10,929		3,125	3,188		36	38	3,242	963
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	449,756,346	428,564,247		208,700,942	306,287,671	341,071,774	294,583,694	18,703,697	21,828,003	60,804,801	67,318,648	22,678,406
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 2022 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 2022

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	122,666	137,981		53,169		5,956	6,552		170		21,119	1,923
2.1	Allied Lines	164,579	155,413		80,352	400,490	584,697	203,464	12,891	18,422	6,625	28,137	2,566
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)	4,092,125	3,616,532		2,024,326	3,213,095	4,782,720	2,288,608	173,996	275,220	166,398	714,422	63,530
5.2	Commercial Multiple Peril (Liability Portion)	7,118,842	6,685,358		2,805,475	670,264	1,234,757	5,730,416	660,093	932,271	3,935,493	1,257,768	110,761
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	2,597,277	2,508,446		1,083,067	121,517	159,964	92,982	29,631	31,889	9,066	455,593	40,462
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	53,061	44,369		29,273							9,322	817
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation												400
17.1	Other Liability - Occurrence	3,851,628	3,612,702		1,734,416	134,896	208,049	1,838,187	68,002	(188,426)	1,332,678	658,731	60,184
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
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)					4,183	6,363	2,180	50	796	746		
19.4	Other Commercial Auto Liability	4,241,930	5,012,318		1,386,643	2,197,973	2,742,307	4,279,975	132,838	214,938	943,818	678,814	66,844
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	2,459,634	2,922,406		819,328	1,791,006	1,864,787	191,174	18,793	26,639	32,004	393,706	38,841
22.	Aircraft (all perils)												
23.	Fidelity	24,099	20,660		11,052		(384)	1,782		(94)	54	4,262	399
24.	Surety												
26.	Burglary and Theft	3,135	3,105		644		59	92			1	520	49
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	24,728,976	24,719,289		10,027,746	8,533,424	11,589,275	14,635,393	1,096,293	1,311,826	6,427,073	4,222,394	386,777
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 2022 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 2022 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	546,038	496,791		295,535	5,129	5,140	2,217	20	(5)	36	98,885	12,399
2.1	Allied Lines	1,035,701	981,702		489,538	154,472	563,678	998,114	51,190	49,130	31,854	186,320	23,521
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	2,511,263	4,219,085		433,425	2,234,501	1,937,909	355,096	9,406	(48,233)	37,608	438,207	57,024
4.	Homeowners Multiple Peril	397,669	400,513		209,139	61,879	19,724	325,064	48,429	44,352	30,965	75,085	9,016
5.1	Commercial Multiple Peril (Non-Liability Portion)	28,201,645	26,381,274		13,988,519	20,577,647	27,608,522	14,187,998	347,637	685,175	1,124,992	5,130,339	640,529
5.2	Commercial Multiple Peril (Liability Portion)	15,688,256	15,420,821		6,677,710	5,883,767	13,396,395	28,956,795	2,275,710	6,062,020	19,150,202	2,908,772	356,314
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	3,009,526	2,994,979		1,411,373	838,805	660,610	99,646	8,066	(6,414)	13,700	564,539	68,352
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	430,430	440,013		196,063							78,740	9,776
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	11,871,323	12,036,248		5,198,437	6,792,522	4,293,274	28,056,520	604,301	537,573	2,619,422	1,017,813	286,430
17.1	Other Liability - Occurrence	8,860,563	8,659,852		4,332,830	5,819,609	13,203,217	16,478,378	176,786	302,490	1,145,848	1,453,476	201,240
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					22,625	10,436	20,204	910	(5,335)	9,578		
19.2	Other Private Passenger Auto Liability	43,463,509	42,381,196		19,075,584	25,906,654	28,707,727	33,846,412	1,325,363	1,524,703	6,121,098	6,889,971	1,036,914
19.3	Commercial Auto No-Fault (Personal Injury Protection)							10,000			2,986		
19.4	Other Commercial Auto Liability	6,750,985	9,718,763		3,647,265	7,336,340	2,325,374	12,013,475	1,002,119	(298,221)	2,672,210	1,054,584	173,814
21.1	Private Passenger Auto Physical Damage	41,296,495	39,282,686		18,160,825	28,014,195	28,152,994	1,232,020	215,460	231,101	263,506	6,551,252	1,413,821
21.2	Commercial Auto Physical Damage	4,880,333	6,412,767		3,057,625	4,755,498	5,743,805	2,165,530	95,287	157,038	272,534	758,997	123,464
22.	Aircraft (all perils)												
23.	Fidelity	156,587	157,115		81,990	(800)	(11,253)	11,650	520	(635)	353	28,461	3,876
24.	Surety												
26.	Burglary and Theft	39,763	37,189		18,645	750	442	(198)		(1)	2	7,360	903
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	169,140,085	170,020,996		77,274,503	108,403,592	126,617,993	138,758,921	6,161,204	9,236,041	33,496,895	27,242,800	4,417,394
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 2022 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 2022 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied Lines	80	80		20			2				22	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	199,410	208,302		103,104	59,475	65,697	34,166	59,043	59,956	3,602	53,913	9,434
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	2,862	3,124		1,540	1,750	1,650	(5)		(2)	7	783	135
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	33	33		14							8	2
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence	1,042,933	1,059,755		524,680	1,250,000	(555,333)	514,649	20,573	(29,038)	14,576	252,148	49,339
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability					119,624	(255,282)	213,707	22,407	(44,312)	41,788		
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage					(10,680)	(10,623)	(22)	9,242	9,242			
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	1,245,319	1,271,294		629,357	1,420,170	(753,891)	762,497	111,265	(4,154)	59,972	306,875	58,914
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 2022 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 2022								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	219,649	185,427		93,236	609,043	873,061	264,727	14,191	21,961	7,794	37,173	3,407
2.1	Allied Lines	602,772	510,215		237,396	229,520	220,516	66,216	2,294	165	2,192	102,034	9,349
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	(6,765)	1,710,578			5,158,875	3,127,266	642,829	51,343	(256,962)	70,197	(26,173)	(105)
4.	Homeowners Multiple Peril	400,813	397,430		214,498	357,385	385,275	68,341	7,046	11,757	8,514	71,532	6,217
5.1	Commercial Multiple Peril (Non-Liability Portion)	21,331,936	19,173,091		10,845,991	21,089,605	21,955,986	12,711,289	304,613	(174,423)	1,190,118	3,567,345	330,853
5.2	Commercial Multiple Peril (Liability Portion)	7,594,062	7,204,452		3,499,158	2,153,185	3,930,049	7,798,138	560,360	1,390,662	4,668,101	1,295,453	117,782
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	2,933,123	2,780,581		1,352,090	1,291,544	1,225,560	265,363	21,610	15,190	28,974	512,826	45,492
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	47,489	46,707		25,714							7,815	737
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	6,596,654	6,344,334		2,745,216	3,162,419	2,514,812	8,562,653	172,316	176,847	814,984	572,944	102,312
17.1	Other Liability - Occurrence	5,866,676	5,611,214		2,771,168	2,956,165	1,744,806	3,526,185	52,996	(2,428)	265,274	919,077	90,991
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					28,618	29,012	9,119	622	1,385	5,578		
19.2	Other Private Passenger Auto Liability	23,467,547	23,010,489		10,013,717	16,911,745	18,063,696	17,952,978	1,032,005	1,141,775	3,166,775	3,523,728	363,996
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	9,025,700	8,619,197		4,153,741	4,397,379	7,569,955	12,105,095	423,186	1,020,057	2,646,174	1,371,727	139,998
21.1	Private Passenger Auto Physical Damage	37,450,051	35,934,561		15,967,779	28,734,630	29,201,256	1,403,032	218,152	255,417	255,137	5,646,980	580,840
21.2	Commercial Auto Physical Damage	11,581,459	11,041,196		5,379,166	6,915,903	6,247,670	842,786	31,202	(38,888)	128,537	1,746,792	179,625
22.	Aircraft (all perils)												
23.	Fidelity	47,580	49,528		18,812		(2,438)	3,493		(299)	106	7,351	839
24.	Surety												
26.	Burglary and Theft	3,008	2,823		1,325		7	12				519	47
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	127,161,754	122,621,824		57,319,010	93,996,016	97,086,490	66,222,255	2,891,937	3,562,218	13,258,455	19,357,125	1,972,378
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 2022 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 2022 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	147,980	126,664		62,673		75	526			15	27,666	4,554
2.1	Allied Lines	308,379	289,170		142,668	43,488	52,478	19,205		34	628	57,940	9,693
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	5,407,343	4,677,122		2,947,272	2,672,922	3,282,154	2,191,485	113,012	136,822	161,603	1,034,565	169,216
5.2	Commercial Multiple Peril (Liability Portion)	2,016,895	1,967,493		797,272	433,699	590,814	1,162,698	485,498	575,065	801,766	390,679	58,183
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	672,041	625,079		315,033	331,693	294,439	33,313	7,767	4,288	4,384	131,038	19,387
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	34,623	22,995		17,292							6,763	999
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	809,681	819,979		337,475	519,928	(161,433)	1,614,611	34,452	(12,251)	152,905	78,418	37,841
17.1	Other Liability - Occurrence	1,246,946	1,226,157		526,127	34,287	97,762	1,629,516	66,467	61,540	318,901	228,101	35,972
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
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)	5,776	7,053		2,373	15,710	(19,005)	(1,438)	8,236	2,342	(71)	1,038	167
19.4	Other Commercial Auto Liability	255,228	317,297		124,086	849,914	758,330	632,113	88,641	72,197	123,960	45,930	7,363
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	163,575	345,925		(33,472)	96,056	280,912	239,660	5,478	24,167	29,066	30,667	4,719
22.	Aircraft (all perils)												
23.	Fidelity	15,892	15,912		9,740		(721)	1,188		(94)	36	3,085	490
24.	Surety												
26.	Burglary and Theft	1,052	1,529		1,051			14				226	30
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	11,085,412	10,442,375		5,249,590	4,997,698	5,175,806	7,522,891	809,549	864,110	1,593,192	2,036,116	348,613
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 2022 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 2022 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	385,550	381,281		180,212		5,542	7,435		152	216	66,124	9,058
2.1	Allied Lines	652,626	632,992		354,259	69,353	113,037	73,725	1,486	2,153	2,371	115,402	15,332
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						2,278	21,900	1,907	1,883	2,051		
5.1	Commercial Multiple Peril (Non-Liability Portion)	23,284,801	21,594,689		11,522,372	27,467,925	22,035,594	28,530,980	540,421	(1,021,774)	4,433,985	4,275,830	547,035
5.2	Commercial Multiple Peril (Liability Portion)	9,525,198	9,295,540		4,098,113	2,940,166	5,322,705	7,781,803	839,900	2,297,352	4,689,244	1,773,172	223,778
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	2,243,119	2,140,747		1,084,244	916,839	925,145	109,892	22,232	24,064	13,258	418,321	52,698
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	759,254	695,101		361,054							139,600	17,837
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	1,833,426	1,739,991		787,741	1,173,164	1,133,079	3,746,089	40,112	59,861	353,298	173,782	41,590
17.1	Other Liability - Occurrence	4,363,591	4,148,712		2,030,123	141,579	2,345,017	4,101,940	62,178	95,554	631,834	730,520	102,515
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					(15,804)	196	16,000		7,136	7,136		
19.2	Other Private Passenger Auto Liability					(105,929)	(111,974)	327,460	6,428	311	64,308		
19.3	Commercial Auto No-Fault (Personal Injury Protection)	544,107	538,337		266,370	257,932	82,708	137,415	21,372	14,123	49,619	83,972	14,129
19.4	Other Commercial Auto Liability	21,583,425	20,755,912		10,749,848	13,305,810	17,654,539	22,102,981	1,084,406	1,825,697	4,862,758	3,368,520	524,104
21.1	Private Passenger Auto Physical Damage					(3,922)	(3,884)	(29)					
21.2	Commercial Auto Physical Damage	9,939,940	9,535,122		5,018,059	7,764,859	6,848,726	508,176	112,803	17,571	102,341	1,552,684	233,521
22.	Aircraft (all perils)												
23.	Fidelity	41,920	37,616		21,160		(1,251)	3,067		(202)	93	7,779	1,056
24.	Surety												
26.	Burglary and Theft	8,682	8,949		3,610		14	44			1	1,625	204
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	75,165,638	71,504,988		36,477,164	53,911,972	56,351,473	67,468,878	2,733,246	3,323,882	15,212,512	12,707,331	1,782,858
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 2022 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 2022 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												300
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												300
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												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												600
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 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	493,598	419,168		278,131	4,497,976	4,843,139	366,675	6,591	17,312	11,448	84,126	11,321
2.1	Allied Lines	971,012	885,340		532,882	1,030,192	440,747	568,152	4,770	(42,486)	18,468	168,481	21,782
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	9,653,480	8,958,289		4,332,538	19,032,068	20,859,411	3,737,161	86,403	194,355	383,634	1,670,024	216,552
4.	Homeowners Multiple Peril	1,263,434	1,238,256		669,832	1,412,645	1,536,485	299,247	27,773	46,256	35,379	237,290	29,130
5.1	Commercial Multiple Peril (Non-Liability Portion)	47,029,083	42,582,126		23,839,051	72,679,692	78,755,813	22,703,552	571,810	1,080,599	2,641,424	8,157,708	1,087,502
5.2	Commercial Multiple Peril (Liability Portion)	22,299,464	21,582,084		8,821,572	4,158,297	4,711,532	14,787,618	1,710,261	1,957,428	9,763,345	3,985,764	500,234
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	6,259,840	5,978,678		2,848,603	2,107,563	2,272,477	454,075	43,194	57,620	49,665	1,127,982	140,424
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	8,502	7,501		2,901							1,521	191
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	24,202,118	24,492,304		8,923,428	10,171,453	5,478,372	41,534,461	821,583	752,543	3,924,549	2,222,421	(2,130,377)
17.1	Other Liability - Occurrence	15,660,192	14,845,611		7,422,179	2,195,724	4,619,433	10,845,254	152,819	231,788	1,165,154	2,596,865	351,298
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	15,428,929	14,712,101		6,277,073	8,531,841	9,951,446	5,280,508	456,149	1,170,602	2,627,945	2,496,517	394,687
19.2	Other Private Passenger Auto Liability	51,434,836	48,246,138		21,164,250	30,830,893	32,215,073	36,147,866	1,537,141	1,303,610	6,100,090	8,342,158	1,153,814
19.3	Commercial Auto No-Fault (Personal Injury Protection)	256,159	249,301		119,415	179,564	42,425	262,295	82,112	67,355	82,670	39,751	6,553
19.4	Other Commercial Auto Liability	3,947,671	3,819,710		1,835,969	7,416,202	9,216,696	11,887,947	836,645	1,190,851	2,259,932	617,634	88,557
21.1	Private Passenger Auto Physical Damage	84,915,650	79,064,864		34,257,701	69,006,319	70,146,411	3,015,765	501,189	627,862	559,933	13,803,996	1,904,873
21.2	Commercial Auto Physical Damage	4,917,220	4,597,924		2,419,627	6,740,073	7,272,599	804,100	46,950	89,673	123,889	757,696	110,306
22.	Aircraft (all perils)												
23.	Fidelity	165,101	159,030		73,692	53,150	(22,818)	(7,237)		(4,327)	364	29,034	4,017
24.	Surety												
26.	Burglary and Theft	30,360	31,382		14,386		2,296	184		(1)	2	5,378	681
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	288,936,649	271,869,809		123,833,230	240,043,651	252,341,538	152,687,622	6,865,391	8,741,038	29,747,892	46,344,348	3,891,546
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												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												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												2,280
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022

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	515,335	407,512		275,991	8,405	(304,301)	23,251	525	(10,101)	679	90,919	9,742
2.1	Allied Lines	1,113,459	898,059		641,533	40,864	6,705	79,815	278	(3,675)	2,562	197,184	21,048
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					(1,460)	19,540	21,000	17,440	19,407	1,966		
5.1	Commercial Multiple Peril (Non-Liability Portion)	24,320,604	21,626,455		12,662,181	9,908,040	15,407,191	9,776,980	415,193	732,471	862,702	4,194,832	459,742
5.2	Commercial Multiple Peril (Liability Portion)	11,553,726	11,390,876		5,052,266	1,378,615	3,412,910	10,148,757	1,230,152	2,330,684	6,559,885	2,081,737	218,405
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	2,366,201	2,314,638		1,146,872	2,695,743	2,300,375	42,544	103,256	72,535	16,018	432,481	44,729
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	473,096	432,961		252,785							83,067	8,943
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	3,839,873	3,979,796		1,471,045	2,328,388	609,542	17,032,636	130,566	108,968	1,591,158	359,067	72,587
17.1	Other Liability - Occurrence	4,616,141	4,430,375		2,222,593	1,859,016	2,379,610	2,653,872	297,423	592,566	780,490	779,905	87,261
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					(3,198)	(5,551)		895	(193)			
19.2	Other Private Passenger Auto Liability	(751)	(751)			3,184,440	1,596,248	3,667,171	521,217	159,940	711,647	(332)	(14)
19.3	Commercial Auto No-Fault (Personal Injury Protection)				463								
19.4	Other Commercial Auto Liability	5,937,849	10,947,609		1,955,626	6,325,073	6,631,072	12,939,767	1,138,511	1,098,818	2,867,766	985,290	112,268
21.1	Private Passenger Auto Physical Damage	(850)	(850)			(26,581)	89,375	(1,417)	3,146	2,270		(179)	(16)
21.2	Commercial Auto Physical Damage	4,188,220	6,822,096		1,653,616	4,977,580	3,663,011	322,016	60,449	(98,007)	72,435	682,679	79,172
22.	Aircraft (all perils)												
23.	Fidelity	78,333	76,022		36,532		(526)	8,778		(369)	266	13,985	1,638
24.	Surety												
26.	Burglary and Theft	10,515	10,501		3,533		20	51			1	1,881	199
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	59,011,750	63,335,297		27,374,574	32,674,924	35,805,683	56,715,219	3,919,051	5,005,314	13,467,573	9,902,516	1,115,702
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 2022 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 2022 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	52,324	50,294		28,684		(72)	182		(3)	5	9,355	813
2.1	Allied Lines	320,441	293,398		156,292	253,120	299,054	78,403	208	963	2,610	57,310	4,979
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		(12)	478		
5.1	Commercial Multiple Peril (Non-Liability Portion)	10,179,473	9,306,273		4,951,467	17,618,947	21,351,140	4,875,252	166,472	463,843	414,417	1,863,345	158,160
5.2	Commercial Multiple Peril (Liability Portion)	3,581,034	3,427,079		1,380,292	836,544	1,670,328	2,896,474	263,059	708,028	1,859,558	665,608	55,639
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,210,951	1,156,384		509,551	405,040	402,799	41,271	626	468	5,615	226,944	18,815
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	44,053	42,644		26,726							8,230	684
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	2,433,663	2,462,114		919,052	1,372,609	1,191,399	4,758,828	122,721	141,474	448,507	220,009	37,812
17.1	Other Liability - Occurrence	2,424,020	2,304,723		1,144,093	84,570	207,737	1,119,560	42,472	17,263	138,743	396,794	37,662
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)						284						
19.2	Other Private Passenger Auto Liability	12,099,087	11,333,593		5,406,437	8,445,709	9,754,421	9,467,335	230,187	440,519	1,736,049	1,881,371	187,994
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	2,318,430	3,585,963		561,987	949,601	440,270	3,178,867	71,526	(95,021)	711,647	355,914	36,028
21.1	Private Passenger Auto Physical Damage	15,391,755	14,440,847		6,806,805	14,420,911	14,317,551	288,063	85,173	79,415	87,232	2,402,024	239,143
21.2	Commercial Auto Physical Damage	2,900,581	4,079,606		877,914	3,967,630	3,873,681	128,019	37,419	38,507	40,582	445,024	45,067
22.	Aircraft (all perils)												
23.	Fidelity	29,530	24,670		15,463		(667)	2,174		(128)	66	5,305	507
24.	Surety												
26.	Burglary and Theft	2,350	1,651		1,370		46	57			1	426	37
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	52,987,692	52,509,239		22,786,134	48,354,681	53,507,971	26,839,585	1,019,862	1,795,317	5,445,510	8,537,659	823,339
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 2022 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 2022

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												2,515
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												2,515
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												1,005
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												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												1,660
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 2022 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 2022 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	455,365	395,798		222,058	2,318,259	1,623,230	78,053	7,774	(15,798)	2,712	89,096	11,997
2.1	Allied Lines	844,117	733,521		416,799	71,516	65,391	63,310	3,569	1,630	2,049	166,706	22,236
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	80,525,030	72,561,826		43,247,127	42,050,419	56,406,950	22,616,975	852,217	2,195,936	2,184,146	14,441,057	2,260,504
5.1	Commercial Multiple Peril (Non-Liability Portion)	40,408,847	36,698,473		20,197,400	9,018,113	14,741,122	12,607,858	283,622	536,197	973,152	8,396,669	1,063,231
5.2	Commercial Multiple Peril (Liability Portion)	18,048,551	17,243,628		7,256,924	3,635,534	5,936,571	14,608,863	1,700,650	2,743,131	9,616,350	3,812,455	474,622
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	6,047,663	5,795,466		2,894,411	3,247,712	3,792,482	740,414	93,275	145,794	78,577	1,220,555	160,012
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	475,697	434,648		246,110							88,867	12,512
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	8,293,232	8,220,593		3,184,528	3,687,848	8,528,636	22,000,789	262,256	844,473	2,064,074	794,515	134,680
17.1	Other Liability - Occurrence	11,431,139	10,637,924		5,627,285	4,325,899	5,111,685	13,960,507	277,372	250,224	2,022,386	2,026,014	301,395
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					22,852	21,919	1,970	1,361	1,143	1,694		
19.2	Other Private Passenger Auto Liability	37,420,527	35,486,157		17,046,118	18,796,931	21,494,838	21,521,817	760,852	1,046,531	3,743,744	6,963,192	958,779
19.3	Commercial Auto No-Fault (Personal Injury Protection)					9,751	(7,562)	9,504	215	(1,251)	3,060		
19.4	Other Commercial Auto Liability	26,814,794	25,399,520		12,915,860	14,816,874	16,926,595	24,822,198	907,204	1,172,054	5,497,762	4,646,397	684,283
21.1	Private Passenger Auto Physical Damage	36,906,079	34,222,982		16,921,054	24,084,315	24,483,387	1,700,822	201,100	244,183	288,145	6,408,162	903,562
21.2	Commercial Auto Physical Damage	15,172,693	14,359,086		7,330,880	11,975,473	12,520,453	1,255,198	81,430	132,724	192,231	2,576,729	371,462
22.	Aircraft (all perils)												
23.	Fidelity	143,509	135,721		65,022		(5,128)	10,486		(748)	318	29,848	4,053
24.	Surety												
26.	Burglary and Theft	20,524	19,563		9,641		58	123			1	4,307	538
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	283,007,768	262,344,905		137,581,216	138,061,497	171,640,628	135,998,887	5,432,897	9,296,223	26,670,402	51,664,571	7,363,866
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 2022 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 2022

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	102,890	105,269		45,441	1,577,207	3,992,007	2,434,526	29,276	99,566	70,956	18,253	1,842
2.1	Allied Lines	258,662	259,544		115,872	122,013	197,123	90,574	10,205	12,235	2,923	45,415	4,631
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	(5,685)	194,372			105,177	(29,300)	51,065		(21,960)	4,983	19,881	(102)
4.	Homeowners Multiple Peril					(45)							
5.1	Commercial Multiple Peril (Non-Liability Portion)	6,217,774	5,724,894		3,063,484	3,715,760	6,798,799	5,335,138	129,952	315,009	396,671	1,178,202	111,326
5.2	Commercial Multiple Peril (Liability Portion)	3,068,267	3,005,416		1,260,442	1,751,318	991,676	2,690,154	493,535	19,161	1,715,227	590,698	54,936
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	840,955	796,813		371,550	292,230	290,741	54,130	2,929	2,826	5,906	165,179	15,057
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	1,213	503		717							227	22
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation												
17.1	Other Liability - Occurrence	2,114,911	2,019,015		1,010,859	166,617	1,834,404	2,506,062	56,289	537,147	602,957	379,312	37,866
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	789,943	760,670		342,526	575,647	651,173	454,840	10,028	50,291	219,604	137,889	14,143
19.2	Other Private Passenger Auto Liability	4,885,628	4,795,450		2,094,835	1,958,902	2,202,947	3,374,412	120,503	115,745	571,287	855,527	87,475
19.3	Commercial Auto No-Fault (Personal Injury Protection)	65,314	95,385		17,668	64,142	61,911	52,532	653	7,881	17,148	12,335	1,169
19.4	Other Commercial Auto Liability	1,515,611	2,044,193		432,850	682,026	1,919,015	2,968,891	44,703	257,361	551,550	280,498	27,137
21.1	Private Passenger Auto Physical Damage	8,260,163	8,023,262		3,560,345	6,386,542	6,478,120	243,536	41,235	47,975	49,323	1,447,395	147,894
21.2	Commercial Auto Physical Damage	2,407,998	3,069,469		783,266	1,954,542	1,913,627	144,468	5,520	1,006	29,315	437,494	43,114
22.	Aircraft (all perils)												
23.	Fidelity	18,028	17,555		6,992		(833)	1,292		(106)	39	3,450	358
24.	Surety												
26.	Burglary and Theft	2,201	2,323		1,035		2	9				430	39
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	30,543,875	30,914,132		13,107,882	19,352,124	27,301,366	20,401,629	944,828	1,444,137	4,237,889	5,572,185	546,907
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 2022 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 2022 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	593,080	556,058		168,709	186,127	48,171	398,524	850	(5,561)	11,652	100,176	8,232
2.1	Allied Lines	787,007	725,395		255,202	1,457,609	1,278,511	152,523	45,005	31,523	5,338	135,599	10,923
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	5,213,427	4,921,522		2,537,910	2,713,982	2,869,152	1,199,433	73,521	39,596	117,015	1,076,126	72,361
4.	Homeowners Multiple Peril	248,013	253,779		119,996	130,958	136,655	21,107	(1,325)	(186)	2,600	46,438	3,442
5.1	Commercial Multiple Peril (Non-Liability Portion)	34,328,213	32,216,294		17,261,144	17,893,882	24,064,773	12,506,416	598,860	959,406	1,106,754	6,376,036	476,466
5.2	Commercial Multiple Peril (Liability Portion)	13,987,831	13,556,323		6,026,178	2,520,619	3,918,692	13,214,553	1,139,995	1,628,567	8,411,268	2,629,916	194,147
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	3,324,136	3,180,402		1,577,855	1,084,653	996,728	139,718	32,974	27,241	17,306	637,838	46,138
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	310,255	280,455		139,162							56,295	4,306
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation												
17.1	Other Liability - Occurrence	9,773,730	9,376,652		4,818,864	1,496,189	3,908,946	8,575,956	126,996	164,272	827,795	1,643,609	135,657
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)						(1,234)	2,500	2,956	2,105	1,115		
19.2	Other Private Passenger Auto Liability	12,431,810	12,276,027		4,512,591	8,484,670	7,408,337	8,469,787	521,620	270,173	1,580,816	2,032,664	172,563
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	3,294,906	3,138,218		1,570,139	2,961,430	1,831,475	4,355,451	536,907	201,143	950,011	493,108	46,391
21.1	Private Passenger Auto Physical Damage	11,139,938	10,857,803		4,090,249	8,845,682	8,778,628	216,329	56,540	70,373	1,822,799	1,822,799	154,619
21.2	Commercial Auto Physical Damage	1,876,155	1,900,745		958,845	1,590,445	1,769,226	379,624	12,232	10,783	42,276	284,829	26,473
22.	Aircraft (all perils)												
23.	Fidelity	151,753	152,063		71,273		(8,002)	11,186		(971)	339	28,384	2,424
24.	Surety												
26.	Burglary and Theft	32,053	28,165		15,142		68	152			2	6,061	445
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	97,492,305	93,419,901		44,123,261	49,366,247	57,000,127	49,643,259	3,151,995	3,384,632	13,144,659	17,369,878	1,354,586
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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												750
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												750
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												1,500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 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	142,991	132,067		68,604	310,107	12,308,080	11,998,600	2,936	351,290	348,375	25,881	3,683
2.1	Allied Lines	133,381	130,230		70,570	13,987	13,487	8,290	854	625	269	24,082	3,494
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	4,938,986	4,016,561		2,797,133	2,782,349	4,558,386	2,139,997	76,235	189,908	152,754	903,940	124,976
5.2	Commercial Multiple Peril (Liability Portion)	2,154,529	1,913,604		1,000,138	279,589	476,214	1,209,563	278,898	377,556	828,408	399,388	54,892
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	662,502	515,111		352,097	87,106	66,044	27,851	7,755	6,010	2,935	122,918	16,477
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	3,367	3,162		1,208							614	84
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	684,305	696,470		239,868	329,935	241,393	730,608	47,376	44,725	69,918	64,985	36,673
17.1	Other Liability - Occurrence	439,818	398,905		218,632	46,877	104,846	221,451	103,289	108,519	154,853	78,845	11,455
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
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)	27,381	27,111		10,443	1,926	(8,609)	(3,410)	111	(2,068)	(970)	4,296	665
19.4	Other Commercial Auto Liability	502,769	477,760		234,247	101,218	506,998	1,102,994	61,247	112,967	204,665	77,913	11,966
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	453,285	462,276		208,068	102,717	105,394	24,093	335	618	3,915	69,991	11,406
22.	Aircraft (all perils)												
23.	Fidelity	21,574	19,031		12,436		(768)	1,769		(120)	54	3,853	517
24.	Surety												
26.	Burglary and Theft	3,719	3,376		2,400		3,032	3,051		36	36	679	97
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	10,168,607	8,795,666		5,215,845	4,055,811	18,374,497	17,464,856	579,036	1,190,066	1,765,211	1,777,387	276,385
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 2022 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 2022

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	194,487	185,269		91,699	179,388	178,052	(427)	2,200	2,188	20	33,367	6,294
2.1	Allied Lines	510,037	475,423		246,818	119,235	119,235	41,513	2,123	2,204	1,357	87,611	16,505
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	1,156,757	1,112,144		582,211	1,093,819	1,459,731	529,999	28,014	66,101	53,725	215,865	58,667
5.1	Commercial Multiple Peril (Non-Liability Portion)	20,275,704	18,614,844		10,428,761	7,251,936	14,073,635	8,593,701	314,630	797,006	693,723	3,527,478	669,105
5.2	Commercial Multiple Peril (Liability Portion)	12,873,380	12,097,933		5,478,890	5,290,596	5,303,535	13,994,111	2,173,090	1,373,854	9,056,466	2,268,975	444,879
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,666,328	1,606,033		820,908	743,360	621,302	62,884	42,977	30,600	8,904	297,842	53,921
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	146,360	137,172		67,113							23,906	4,736
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	4,825,795	4,827,369		1,854,494	2,000,131	1,354,259	10,089,217	231,897	255,259	950,766	451,366	156,160
17.1	Other Liability - Occurrence	8,756,965	8,084,913		3,867,611	8,871,984	5,295,029	8,487,968	733,516	460,327	2,616,986	1,487,848	302,316
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					32,020	55,771	29,391	6,509	16,923	14,024		
19.2	Other Private Passenger Auto Liability	62,212,703	58,790,510		28,705,086	39,075,779	45,876,134	49,109,673	2,060,951	2,994,325	8,933,932	9,733,601	2,192,051
19.3	Commercial Auto No-Fault (Personal Injury Protection)					10,000	9,236	(764)	41				
19.4	Other Commercial Auto Liability	11,089,489	14,993,083		3,516,308	25,723,155	23,451,097	15,170,598	1,031,168	249,576	3,313,564	1,716,860	389,186
21.1	Private Passenger Auto Physical Damage	37,241,399	34,888,367		17,174,049	25,965,078	25,726,502	1,509,119	308,360	292,827	276,109	5,841,445	1,205,111
21.2	Commercial Auto Physical Damage	3,856,506	5,242,986		1,249,425	4,607,809	4,429,995	226,767	55,085	40,072	52,675	599,350	124,794
22.	Aircraft (all perils)												
23.	Fidelity	104,155	102,805		44,197	9,472	1,185	3,987		(608)	230	17,957	3,573
24.	Surety												
26.	Burglary and Theft	33,899	32,977		13,102		662	407			5	6,022	1,097
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	164,943,964	161,191,827		74,140,673	120,954,602	127,955,361	107,848,143	6,990,561	6,580,695	25,972,485	26,309,493	5,628,394
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 2022 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 2022 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	62,442	55,141		24,491		(8)	213		(1)	6	10,801	1,704
2.1	Allied Lines	188,330	174,011		70,618	341,952	848,424	514,143	597	16,621	16,482	31,893	5,139
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	1,485,868	2,114,038		342,134	5,790,232	6,509,641	1,261,695	25,146	73,533	128,448	242,053	40,559
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	6,641,376	6,229,188		3,177,468	10,619,072	12,434,994	3,091,636	49,247	251,952	370,394	1,129,206	181,244
5.2	Commercial Multiple Peril (Liability Portion)	3,478,682	3,329,549		1,241,658	1,731,443	2,036,797	3,387,703	222,945	371,498	2,271,788	600,892	94,930
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,182,661	1,082,021		510,918	744,022	703,933	16,820	1,743	(1,212)	4,099	204,287	32,274
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	1,312	1,267		475							234	36
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	1,911,339	1,956,991		713,929	805,838	(91,994)	4,005,586	23,733	(27,073)	376,034	143,135	12,350
17.1	Other Liability - Occurrence	1,933,426	1,876,133		859,514	503,777	541,541	914,606	1,970	(9,384)	118,500	303,671	52,764
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	(1,525)	(1,525)			662,909	440,205	764,991	115,026	65,269	147,930	(243)	(42)
19.3	Commercial Auto No-Fault (Personal Injury Protection)					11,431	11,345	(86)	229	399	170		
19.4	Other Commercial Auto Liability	2,367,035	2,639,270		864,834	3,617,937	2,725,691	1,648,658	59,039	(168,060)	356,048	356,639	64,605
21.1	Private Passenger Auto Physical Damage	(76)	(76)			4,280	8,471	(356)	94	(365)		(12)	(2)
21.2	Commercial Auto Physical Damage	3,978,485	4,222,641		1,629,563	4,530,872	4,577,079	449,517	10,257	18,060	70,092	597,748	108,578
22.	Aircraft (all perils)												
23.	Fidelity	19,631	18,482		9,192	(150)	(809)	1,410		(99)	43	3,321	570
24.	Surety												
26.	Burglary and Theft	3,841	3,359		1,457		11	15				704	105
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	23,252,827	23,700,490		9,446,250	29,363,616	30,745,320	16,056,552	510,026	591,138	3,860,034	3,624,328	594,815
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 2022 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 2022

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	582,422	445,774		317,354	4,604	(932)	1,991		(195)		116,421	16,491
2.1	Allied Lines	820,104	667,081		453,358	311,116	(343,305)	81,955	5,002	(34,171)	2,742	161,618	23,221
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)	24,551,336	23,254,790		12,023,857	10,852,348	13,697,903	5,924,553	290,446	456,346	556,146	4,858,622	695,178
5.2	Commercial Multiple Peril (Liability Portion)	11,348,451	10,684,029		4,877,577	2,787,149	3,825,587	11,962,816	887,002	1,282,757	7,695,529	2,280,139	321,334
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	3,577,078	3,312,394		1,716,402	1,020,105	784,705	106,551	32,769	11,858	13,692	716,306	101,286
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	364,377	358,077		181,575							73,990	10,317
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	3,224,981	3,184,837		1,274,794	1,566,709	1,047,681	6,111,072	95,136	102,011	579,483	308,107	91,316
17.1	Other Liability - Occurrence	6,238,869	6,062,258		2,726,566	2,294,240	6,192,367	8,480,545	396,369	(72,226)	1,693,330	1,131,147	176,655
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
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)						(2,500)			(421)			
19.4	Other Commercial Auto Liability	11,067,513	13,395,158		3,946,492	6,595,470	9,140,194	13,025,888	619,828	1,078,889	2,883,299	1,795,028	313,401
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	6,325,258	7,327,415		2,377,760	4,747,637	4,842,779	519,680	39,188	45,102	80,001	1,021,446	179,101
22.	Aircraft (all perils)												
23.	Fidelity	62,858	58,622		28,987		(4,979)	4,589		(514)	139	12,530	1,890
24.	Surety												
26.	Burglary and Theft	13,835	13,530		6,880		39	81			1	2,822	392
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	68,177,081	68,763,964		29,931,603	30,179,377	39,179,539	46,219,722	2,365,740	2,869,436	13,504,421	12,478,176	1,930,583
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 2022 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 2022

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	273,044	233,537		129,439	880,279	57,233	166,547	3,259	(25,030)	5,014	51,251	6,875
2.1	Allied Lines	502,138	463,453		219,119	89,065	89,065	32,315	8,373	7,454	1,049	95,143	12,644
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					(1,223)	4,839	9,500	19,229	19,082	889		
5.1	Commercial Multiple Peril (Non-Liability Portion)	16,099,553	14,240,459		8,068,142	13,245,584	892,086	8,948,905	274,439	(1,135,987)	745,331	3,045,432	405,394
5.2	Commercial Multiple Peril (Liability Portion)	30,633,805	28,722,243		12,128,189	7,660,635	13,218,410	24,126,598	2,476,242	6,306,958	16,009,794	5,947,641	771,373
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	4,851,709	4,529,171		2,122,934	1,062,045	1,451,721	782,242	26,938	63,310	74,910	941,338	122,168
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	1,500,055	949,006		808,966							275,325	37,772
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	5,264,333	5,355,903		1,932,043	3,691,036	3,699,601	8,232,548	161,666	236,279	790,038	519,579	132,558
17.1	Other Liability - Occurrence	7,265,367	6,768,278		3,231,745	1,344,878	2,717,365	5,245,603	358,334	62,367	1,952,351	1,303,835	182,945
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					(533)	3,467	4,000		1,784	1,784		
19.2	Other Private Passenger Auto Liability					1,676,750	1,218,987	336,300	78,222	11,634	78,820		
19.3	Commercial Auto No-Fault (Personal Injury Protection)	462,192	448,353		216,917	176,108	64,163	138,747	38,911	40,337	47,725	76,243	11,638
19.4	Other Commercial Auto Liability	33,781,600	31,368,910		16,143,735	24,038,574	85,726,415	99,590,033	1,513,522	12,451,522	18,152,604	5,586,817	850,639
21.1	Private Passenger Auto Physical Damage					(67)							
21.2	Commercial Auto Physical Damage	12,699,984	12,133,174		5,915,307	8,949,169	9,383,693	1,101,154	84,781	120,038	149,931	2,102,687	319,791
22.	Aircraft (all perils)												
23.	Fidelity	65,077	58,801		35,270		(1,901)	4,650		(306)	141	12,674	1,753
24.	Surety												
26.	Burglary and Theft	9,064	11,782		3,619		(3)	35		(1)		1,817	228
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	113,407,923	105,283,070		50,955,427	62,812,483	118,525,073	148,719,178	5,043,915	18,159,442	38,010,380	19,959,784	2,855,780
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 2022 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 2022

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	129,924	141,428		55,085	280	804	468	236	226	46	26,048	3,499
2.1	Allied Lines	183,112	237,450		97,204	119,276	27,341	15,332	717	(4,835)	643	37,957	4,923
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	2		11,392	4,011	7,003	207,921	4,735	4,531	20,823	5	
5.1	Commercial Multiple Peril (Non-Liability Portion)	16,601,722	14,958,883		8,198,211	7,641,878	14,877,152	8,618,803	197,159	667,402	619,308	3,335,103	447,330
5.2	Commercial Multiple Peril (Liability Portion)	6,936,645	6,639,688		2,830,544	1,145,160	1,762,045	4,488,066	277,353	658,283	3,009,252	1,389,831	228,054
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,795,771	1,731,553		907,582	1,194,271	1,130,851	17,289	77,676	72,671	6,765	362,882	48,520
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	140,726	127,718		68,498							28,329	3,802
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	1,688,756	1,691,254		689,667	758,469	970,924	2,616,003	17,870	52,909	249,865	181,921	49,715
17.1	Other Liability - Occurrence	3,277,232	3,187,637		1,519,800	32,385	101,304	1,673,976	19,307	(66,685)	278,118	591,137	95,964
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)					(299)	1,042	21	337	337			
19.2	Other Private Passenger Auto Liability	13,679,209	13,209,761		6,800,939	6,357,415	6,011,212	8,713,508	418,038	249,364	1,520,272	2,330,319	405,904
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	1,437,705	1,440,143		724,936	467,413	614,257	1,093,160	54,660	84,748	245,345	241,491	42,999
21.1	Private Passenger Auto Physical Damage	11,423,154	10,792,078		5,548,511	7,493,674	7,350,301	316,839	118,886	105,402	68,123	1,947,038	324,671
21.2	Commercial Auto Physical Damage	822,623	827,862		445,427	820,377	818,042	45,187	25,367	24,910	8,029	139,019	22,552
22.	Aircraft (all perils)												
23.	Fidelity	101,887	100,939		44,366	(96,246)	(61,210)	7,470	31,761	31,174	226	20,287	2,947
24.	Surety												
26.	Burglary and Theft	12,478	9,127		6,970		45	82			1	2,430	337
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	58,230,949	55,095,525		27,749,131	25,938,064	33,611,112	27,814,105	1,244,102	1,880,437	6,026,816	10,633,798	1,681,218
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 2022 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 2022 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												1,175
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												1,175
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												2,350
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	286,030	264,479		92,556	621,339	996,942	379,841	20,666	31,638	11,124	43,573	4,492
2.1 Allied Lines	465,250	431,664		177,865	121,709	50,915	79,759	2,116	(3,882)	2,583	62,034	7,305
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril	758,260	2,732,375		66,066	3,534,721	3,277,824	1,099,583	41,179	(43,435)	109,019	117,239	11,908
4. Homeowners Multiple Peril	378,711	356,270		205,568	391,175	479,867	100,209	14,538	25,875	12,348	69,735	5,937
5.1 Commercial Multiple Peril (Non-Liability Portion)	23,316,311	21,806,206		11,462,393	32,032,315	36,748,253	10,479,273	1,045,682	1,595,342	1,208,826	4,026,685	366,160
5.2 Commercial Multiple Peril (Liability Portion)	9,358,200	9,164,916		4,036,911	3,905,666	3,999,726	7,710,434	880,154	810,053	4,750,262	1,627,329	146,961
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	2,174,991	2,105,167		1,038,288	1,206,749	1,194,741	61,744	13,076	12,763	8,429	381,493	34,156
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	20,471	28,149		10,900							1,442	321
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation	3,627,620	3,875,532	675,849	1,290,494	2,935,265	3,318,185	5,795,101	91,970	182,389	563,565	298,052	(23,775)
17.1 Other Liability - Occurrence	8,322,957	7,830,774		4,053,048	1,574,501	2,048,017	4,679,593	26,844	(3,148)	364,807	1,331,247	130,704
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)					67,337	50,866	78,527	4,440	(2,467)	17,160		
19.2 Other Private Passenger Auto Liability	31,169,543	29,358,081		13,969,095	18,647,225	19,752,637	22,723,305	845,194	932,692	4,101,311	4,855,432	489,522
19.3 Commercial Auto No-Fault (Personal Injury Protection)						1,683						
19.4 Other Commercial Auto Liability	7,588,623	7,472,100		3,315,645	4,121,969	4,302,173	6,235,195	171,114	136,227	1,374,827	1,187,810	119,182
21.1 Private Passenger Auto Physical Damage	34,417,252	31,980,360		15,478,581	27,262,907	27,646,941	967,076	251,008	293,080	214,330	5,374,763	540,489
21.2 Commercial Auto Physical Damage	5,475,844	5,504,776		2,428,013	5,060,051	5,242,330	357,045	23,338	45,612	63,713	856,801	85,993
22. Aircraft (all perils)												
23. Fidelity	65,585	62,972		30,572		6,625	16,823	6,577	6,390	510	11,315	1,151
24. Surety												
26. Burglary and Theft	7,181	7,762		3,049		6	34				1,266	113
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	127,432,829	122,981,581	675,849	57,659,043	101,482,929	109,117,731	60,763,540	3,437,895	4,019,132	12,802,814	20,246,216	1,920,619
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 2022 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 2022 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	6,982,451	6,206,985		3,380,562	11,363,434	24,816,351	16,192,968	92,442	472,057	470,066	1,239,280	187,884
2.1	Allied Lines	13,706,430	12,518,146		6,716,482	6,450,080	6,119,707	3,763,235	179,270	67,711	122,316	2,419,058	350,971
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	19,609,848	24,850,259		7,712,073	38,774,112	38,383,553	8,435,067	354,355	(51,885)	859,513	3,537,397	398,447
4.	Homeowners Multiple Peril	116,860,680	106,268,058		62,823,172	65,428,626	75,613,564	34,315,356	1,693,261	2,649,208	3,372,999	21,215,645	3,096,078
5.1	Commercial Multiple Peril (Non-Liability Portion)	437,738,077	403,576,507		219,277,892	340,414,066	400,601,899	207,847,084	7,601,643	9,422,369	20,840,252	79,528,029	10,945,464
5.2	Commercial Multiple Peril (Liability Portion)	249,345,534	239,546,016		102,733,327	70,454,258	101,763,267	234,612,047	27,452,242	41,972,972	152,121,200	46,217,822	6,631,612
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	60,628,086	57,688,502		28,362,211	24,199,628	24,298,703	3,988,104	758,782	782,933	459,025	11,287,591	1,573,392
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	5,125,932	4,360,119		2,582,592							935,718	123,891
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	100,269,397	101,158,892	727,049	39,238,536	50,367,138	44,352,490	210,871,505	3,511,088	4,552,640	19,864,986	8,953,659	61,950
17.1	Other Liability - Occurrence	141,099,571	134,059,291		66,384,367	55,542,380	76,346,450	129,519,021	5,169,663	1,457,610	27,568,000	23,811,145	3,787,392
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	22,249,300	21,398,221		9,217,478	12,149,046	13,497,932	7,894,825	2,257,102	2,959,794	3,885,742	3,509,683	602,910
19.2	Other Private Passenger Auto Liability	542,623,214	517,460,070		245,125,515	376,700,546	406,131,378	430,079,850	26,436,099	28,535,261	77,252,012	84,978,464	18,338,293
19.3	Commercial Auto No-Fault (Personal Injury Protection)	1,349,565	1,785,557		633,185	1,569,741	38,468	679,838	477,602	305,723	245,629	215,370	34,040
19.4	Other Commercial Auto Liability	235,150,656	267,745,894		105,940,690	240,267,927	255,059,227	406,475,417	28,608,733	28,846,546	83,997,043	37,326,931	6,746,740
21.1	Private Passenger Auto Physical Damage	479,160,464	452,001,668		211,743,291	351,836,601	354,065,228	17,613,149	3,039,437	3,279,893	3,374,778	75,500,457	14,606,635
21.2	Commercial Auto Physical Damage	124,366,646	137,726,807		56,234,178	110,373,600	109,092,063	12,353,514	1,127,544	806,851	1,933,291	19,679,404	3,179,131
22.	Aircraft (all perils)												
23.	Fidelity	1,775,951	1,731,347		830,734	(30,502)	(129,982)	126,321	38,858	25,343	4,594	321,533	50,322
24.	Surety												
26.	Burglary and Theft	323,419	314,597		150,115	750	10,157	7,883		66	99	59,628	8,956
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	2,558,365,222	2,490,396,934	727,049	1,169,086,400	1,755,861,432	1,930,060,455	1,724,775,184	108,798,121	126,085,092	396,371,544	420,736,814	70,724,108
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 2022 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 Collatera 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.....	69		93	93		2,479	119				
AA-9991125	.00000	Minnesota CAIP	MN.....											
AA-9991217	.00000	Missouri Fair Plan	MO.....	2					4	3				
AA-9991221	.00000	North Carolina Fair Plan	NC.....	2,879		452	452		2,300	1,690				
AA-9991222	.00000	Ohio Fair Plan	OH.....	54		14	14		220	38				
AA-9991147	.00000	South Carolina CAIP	SC.....	2					1	1				
AA-9991148	.00000	South Carolina Reins Fac	SC.....											
57-0629683	.34134	South Carolina Wind/Hail Underwriting Assoc.	SC.....	136		25	25		154	15				
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				3,142		584	584		5,157	1,865				
1299999. Total - Pools and Associations				3,142		584	584		5,157	1,865				
9999999 Totals				3,142		584	584		5,157	1,865				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year	2019	2018	2017
Reinsurance Effected	\$1,000	\$1,000	\$1,000
Reinsurance Canceled	\$1,000	\$1,000	\$1,000
Net Reinsurance Effected or (Canceled)	\$2,000	\$2,000	\$2,000

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 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.....		207,062	14,662	249	240,530	30,615	73,848	4,067	62,766		426,737		27,053		399,685	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					207,062	14,662	249	240,530	30,615	73,848	4,067	62,766		426,737		27,053		399,685	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					207,062	14,662	249	240,530	30,615	73,848	4,067	62,766		426,737		27,053		399,685	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																			
0899999. Total Authorized - Affiliates					207,062	14,662	249	240,530	30,615	73,848	4,067	62,766		426,737		27,053		399,685	
AA-9991205 ..	.00000 .	Georgia Fair Plan - 43	GA.....																
1099999. Total Authorized - Pools - Mandatory Pools																			
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					207,062	14,662	249	240,530	30,615	73,848	4,067	62,766		426,737		27,053		399,685	
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)					207,062	14,662	249	240,530	30,615	73,848	4,067	62,766		426,737		27,053		399,685	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																			
9999999 Totals					207,062	14,662	249	240,530	30,615	73,848	4,067	62,766		426,737		27,053		399,685	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0315280 ..	Auto-Owners Insurance Company					27,053	399,685		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX		27,053	399,685		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX		27,053	399,685		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
0899999. Total Authorized - Affiliates				XXX		27,053	399,685								XXX		
AA-9991205 ..	Georgia Fair Plan - 43								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999. Total Authorized - Pools - Mandatory Pools				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX		27,053	399,685								XXX		
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
2299999. Total Unauthorized - Affiliates				XXX											XXX		
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX											XXX		
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX											XXX		
3699999. Total Certified - Affiliates				XXX											XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX											XXX		
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		27,053	399,685								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		27,053	399,685								XXX		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41												
38-0315280 ...	Auto-Owners Insurance Company	14,911						14,911			14,911							YES	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		14,911						14,911			14,911							XXX	
0499999. Total Authorized - Affiliates - U.S. Non-Pool		14,911						14,911			14,911							XXX	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																		XXX	
0899999. Total Authorized - Affiliates		14,911						14,911			14,911							XXX	
AA-9991205 ...	Georgia Fair Plan - 43																	YES	
1099999. Total Authorized - Pools - Mandatory Pools																		XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		14,911						14,911			14,911							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)		14,911						14,911			14,911							XXX	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																		XXX	
9999999 Totals		14,911						14,911			14,911							XXX	

SCHEDULE F - PART 3 (Continued)

(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67	
38-0315280 ..	Auto-Owners Insurance Company .....	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...
03999999.	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04999999.	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
07999999.	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
08999999.	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991205 ..	Georgia Fair Plan - 43 .....	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...	...XXX...
10999999.	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
14999999.	Total Authorized Excluding Protected Cells (Sum of 08999999, 09999999, 10999999, 11999999 and 12999999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
18999999.	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21999999.	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22999999.	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
28999999.	Total Unauthorized Excluding Protected Cells (Sum of 22999999, 23999999, 24999999, 25999999 and 26999999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32999999.	Total Certified - Affiliates - U.S. Non-Pool			XXX				XXX	XXX								
35999999.	Total Certified - Affiliates - Other (Non-U.S.)			XXX				XXX	XXX								
36999999.	Total Certified - Affiliates			XXX				XXX	XXX								
42999999.	Total Certified Excluding Protected Cells (Sum of 36999999, 37999999, 38999999, 39999999 and 40999999)			XXX				XXX	XXX								
46999999.	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
49999999.	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
50999999.	Total Reciprocal Jurisdiction - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
56999999.	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 50999999, 51999999, 52999999, 53999999 and 54999999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
57999999.	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 14999999, 28999999, 42999999 and 56999999)			XXX				XXX	XXX								
58999999.	Total Protected Cells (Sum of 13999999, 27999999, 41999999 and 55999999)			XXX				XXX	XXX								
99999999	Totals			XXX				XXX	XXX								

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0	74 Complete if Col. 52 = "No"; Otherwise Enter 0	75	76	77	78
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	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%])	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%)	Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	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 - 43		XXX	XXX				XXX	XXX	
1099999. Total Authorized - Pools - Mandatory Pools			XXX	XXX				XXX	XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX				XXX	XXX	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					XXX	XXX	XXX		XXX	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					XXX	XXX	XXX		XXX	
2299999. Total Unauthorized - Affiliates					XXX	XXX	XXX		XXX	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					XXX	XXX	XXX		XXX	
3299999. Total Certified - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
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 2022 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 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	Auto-Owners Insurance Company	40.000	13,913,576
2.	Auto-Owners Insurance Company	37.000	103,985
3.	Auto-Owners Insurance Company	35.000	96,415,478
4.	Auto-Owners Insurance Company	32.000	2,815,307
5.	Auto-Owners Insurance Company	30.000	15,286,063

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

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	Auto-Owners Insurance Company	426,737,458	207,061,519	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 2022 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)	4,649,571,021		4,649,571,021
2. Premiums and considerations (Line 15)	509,389,948		509,389,948
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	14,910,517	(14,910,517)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	109,230,903		109,230,903
6. Net amount recoverable from reinsurers		399,684,505	399,684,505
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	5,283,102,389	384,773,988	5,667,876,377
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,850,470,191	349,060,462	2,199,530,653
10. Taxes, expenses, and other obligations (Lines 4 through 8)	97,593,523		97,593,523
11. Unearned premiums (Line 9)	1,113,196,225	62,766,479	1,175,962,704
12. Advance premiums (Line 10)	(12,027)		(12,027)
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	27,052,953	(27,052,953)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	6,105,224		6,105,224
17. Provision for reinsurance (Line 16)			
18. Other liabilities	187,387,011		187,387,011
19. Total liabilities excluding protected cell business (Line 26)	3,281,793,099	384,773,988	3,666,567,087
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	2,001,309,290	XXX	2,001,309,290
22. Totals (Line 38)	5,283,102,389	384,773,988	5,667,876,377

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

Yes [X] No []

If yes, give full explanation: In 2022, Owners Insurance Company ceded 100% of the following lines to Auto-Owners Insurance Company: Inland Flood, Umbrella, Pollution, cyber Liability, Miscellaneous Professional Liability, Equipment Breakdown, Identify Recovery and Data Compromise, Employment Practices Liability, Mine Subsidense/Sinkhole, Involuntary Workers' Compensation and/or certified Terrorism as defined in "The Terrorism Risk Insurance Act of 2002", and as amended or any successor of such law. Owners Insurance Company retains all other lines of business.

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	14.....		10.....				17.....	24.....	XXX.....
2. 2013.....	406,358.....	48,160.....	358,198.....	248,316.....	32,664.....	5,559.....	290.....	20,269.....	1,364.....	1,281.....	239,826.....	44,716.....
3. 2014.....	419,355.....	57,509.....	361,846.....	257,083.....	28,545.....	5,807.....	234.....	21,818.....	1,484.....	1,463.....	254,445.....	44,646.....
4. 2015.....	408,598.....	58,992.....	349,606.....	192,949.....	5,307.....	6,629.....	58.....	14,936.....	88.....	1,622.....	209,061.....	33,084.....
5. 2016.....	265,985.....	38,501.....	227,484.....	138,126.....	2,180.....	4,247.....	20.....	11,768.....	7.....	1,015.....	151,934.....	25,148.....
6. 2017.....	93,896.....	17,031.....	76,865.....	62,848.....	10,281.....	1,673.....	86.....	5,523.....	194.....	230.....	59,483.....	8,862.....
7. 2018.....	93,279.....	14,442.....	78,837.....	91,551.....	16,315.....	2,469.....	261.....	7,176.....	532.....	506.....	84,088.....	13,362.....
8. 2019.....	106,114.....	16,887.....	89,227.....	71,661.....	578.....	1,479.....	3.....	5,849.....	1.....	251.....	78,407.....	8,832.....
9. 2020.....	115,253.....	15,938.....	99,315.....	69,575.....	6,934.....	1,537.....	46.....	5,962.....	267.....	275.....	69,827.....	8,957.....
10. 2021.....	122,361.....	8,035.....	114,326.....	69,854.....	836.....	1,243.....	5.....	5,466.....		197.....	75,722.....	7,822.....
11. 2022.....	131,142.....	9,809.....	121,333.....	72,921.....	5,898.....	898.....	15.....	6,283.....	157.....	37.....	74,032.....	8,634.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,274,898.....	109,538.....	31,551.....	1,018.....	105,050.....	4,094.....	6,894.....	1,296,849.....	xxx.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	6.....	12.....			24.....	1.....			1.....		1.....	18.....	4.....
2. 2013.....	552.....				77.....				12.....			641.....	3.....
3. 2014.....	42.....				4.....				1.....			47.....	2.....
4. 2015.....	542.....				60.....				12.....			614.....	7.....
5. 2016.....	198.....				32.....				2.....		9.....	232.....	13.....
6. 2017.....	71.....	31.....			6.....	3.....			2.....		2.....	45.....	6.....
7. 2018.....	607.....	132.....			57.....	12.....			14.....		6.....	534.....	23.....
8. 2019.....	633.....				60.....				15.....		11.....	708.....	43.....
9. 2020.....	2,704.....	7.....	15.....		262.....	1.....	2.....		65.....		69.....	3,040.....	83.....
10. 2021.....	8,188.....	1,582.....	34.....		825.....	148.....	4.....		203.....		523.....	7,524.....	488.....
11. 2022.....	18,579.....	4,164.....	10,943.....	2,808.....	1,883.....	392.....	1,029.....	263.....	940.....		1,180.....	25,747.....	2,524.....
12. Totals.....	32,122.....	5,928.....	10,992.....	2,808.....	3,290.....	557.....	1,035.....	263.....	1,267.....		1,801.....	39,150.....	3,196.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	(6).....	24.....
2. 2013.....	274,785.....	34,318.....	240,467.....	67.6.....	71.3.....	67.1.....				552.....	89.....
3. 2014.....	284,755.....	30,263.....	254,492.....	67.9.....	52.6.....	70.3.....				42.....	5.....
4. 2015.....	215,128.....	5,453.....	209,675.....	52.7.....	9.2.....	60.0.....				542.....	72.....
5. 2016.....	154,373.....	2,207.....	152,166.....	58.0.....	5.7.....	66.9.....				198.....	33.....
6. 2017.....	70,123.....	10,595.....	59,528.....	74.7.....	62.2.....	77.4.....				41.....	5.....
7. 2018.....	101,874.....	17,252.....	84,622.....	109.2.....	119.5.....	107.3.....				475.....	59.....
8. 2019.....	79,697.....	582.....	79,115.....	75.1.....	3.4.....	88.7.....				633.....	75.....
9. 2020.....	80,122.....	7,255.....	72,867.....	69.5.....	45.5.....	73.4.....				2,712.....	328.....
10. 2021.....	85,817.....	2,571.....	83,246.....	70.1.....	32.0.....	72.8.....				6,641.....	884.....
11. 2022.....	113,476.....	13,697.....	99,779.....	86.5.....	139.6.....	82.2.....				22,550.....	3,196.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	34,380.....	4,770.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	118.....	.....	45.....	.....	3.....	.....	36.....	166.....	XXX.....
2. 2013.....	301,412.....	15,070.....	286,342.....	199,890.....	1,022.....	18,770.....	719.....	10,239.....	.....	4,417.....	227,158.....	36,196.....
3. 2014.....	311,978.....	14,039.....	297,939.....	208,621.....	1,844.....	15,727.....	12.....	11,144.....	.....	5,171.....	233,636.....	36,232.....
4. 2015.....	326,696.....	13,067.....	313,629.....	228,619.....	6,519.....	19,078.....	1,483.....	12,732.....	.....	5,414.....	252,427.....	37,133.....
5. 2016.....	333,367.....	11,668.....	321,699.....	248,921.....	381.....	17,321.....	1.....	14,703.....	.....	5,289.....	280,563.....	35,395.....
6. 2017.....	359,894.....	14,396.....	345,498.....	255,676.....	3,772.....	18,920.....	59.....	15,534.....	.....	4,219.....	286,299.....	36,875.....
7. 2018.....	438,055.....	21,902.....	416,153.....	305,514.....	2,450.....	23,664.....	567.....	17,403.....	.....	5,475.....	343,564.....	42,969.....
8. 2019.....	507,636.....	25,380.....	482,256.....	335,260.....	11,612.....	22,344.....	810.....	20,047.....	.....	5,457.....	365,229.....	46,384.....
9. 2020.....	527,016.....	24,333.....	502,683.....	260,156.....	3,010.....	12,174.....	3.....	18,412.....	.....	5,418.....	287,729.....	36,336.....
10. 2021.....	526,957.....	8,483.....	518,474.....	240,858.....	71.....	5,164.....	1.....	17,607.....	.....	6,156.....	263,557.....	39,646.....
11. 2022.....	538,858.....	8,675.....	530,183.....	144,491.....	.....	1,191.....	.....	13,501.....	.....	3,157.....	159,183.....	36,643.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,428,124.....	30,681.....	154,398.....	3,655.....	151,325.....	.....	50,209.....	2,699,511.....	xxx.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	459.....	5.....	.....	.....	89.....	2.....	.....	.....	15.....	.....	1.....	556.....	15.....
2. 2013.....	635.....	.....	1.....	.....	135.....	.....	.....	.....	22.....	.....	53.....	793.....	11.....
3. 2014.....	706.....	.....	76.....	.....	145.....	.....	34.....	.....	30.....	.....	38.....	991.....	20.....
4. 2015.....	1,780.....	.....	78.....	.....	379.....	.....	34.....	.....	70.....	.....	184.....	2,341.....	41.....
5. 2016.....	4,823.....	185.....	74.....	.....	943.....	36.....	32.....	.....	165.....	.....	110.....	5,816.....	59.....
6. 2017.....	4,953.....	.....	76.....	.....	1,010.....	.....	31.....	.....	180.....	.....	471.....	6,250.....	136.....
7. 2018.....	13,916.....	.....	392.....	.....	2,727.....	.....	157.....	.....	494.....	.....	568.....	17,686.....	318.....
8. 2019.....	29,096.....	.....	352.....	.....	5,645.....	.....	134.....	.....	992.....	.....	1,250.....	36,219.....	718.....
9. 2020.....	42,681.....	417.....	431.....	.....	8,324.....	79.....	124.....	.....	1,453.....	.....	2,353.....	52,517.....	1,295.....
10. 2021.....	66,407.....	347.....	24,375.....	.....	12,819.....	65.....	4,512.....	.....	3,491.....	.....	4,515.....	111,192.....	3,230.....
11. 2022.....	95,777.....	.....	150,885.....	.....	17,418.....	.....	26,446.....	.....	10,757.....	.....	3,857.....	301,283.....	11,165.....
12. Totals.....	261,233.....	954.....	176,740.....	.....	49,634.....	182.....	31,504.....	.....	17,669.....	.....	13,400.....	535,644.....	17,008.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	454.....	102.....
2. 2013.....	229,692.....	1,741.....	227,951.....	76.2.....	11.6.....	79.6.....				636.....	158.....
3. 2014.....	236,483.....	1,856.....	234,627.....	75.8.....	13.2.....	78.8.....				783.....	209.....
4. 2015.....	262,770.....	8,002.....	254,768.....	80.4.....	61.2.....	81.2.....				1,859.....	483.....
5. 2016.....	286,982.....	603.....	286,379.....	86.1.....	5.2.....	89.0.....				4,712.....	1,103.....
6. 2017.....	296,380.....	3,831.....	292,549.....	82.4.....	26.6.....	84.7.....				5,029.....	1,222.....
7. 2018.....	364,267.....	3,017.....	361,250.....	83.2.....	13.8.....	86.8.....				14,308.....	3,378.....
8. 2019.....	413,870.....	12,422.....	401,448.....	81.5.....	48.9.....	83.2.....				29,448.....	6,772.....
9. 2020.....	343,755.....	3,509.....	340,246.....	65.2.....	14.4.....	67.7.....				42,695.....	9,822.....
10. 2021.....	375,233.....	484.....	374,749.....	71.2.....	5.7.....	72.3.....				90,434.....	20,758.....
11. 2022.....	460,466.....		460,466.....	85.5.....		86.9.....				246,662.....	54,620.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	437,020.....	98,627.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	150.....	11.....	38.....	12.....	4.....		5.....	169.....	XXX.....
2. 2013.....	136,845.....	6,840.....	130,005.....	92,680.....	2,883.....	10,068.....	306.....	4,297.....		1,030.....	103,856.....	9,482.....
3. 2014.....	148,576.....	6,684.....	141,892.....	101,904.....	3,670.....	14,813.....	364.....	5,009.....	1.....	1,419.....	117,691.....	10,153.....
4. 2015.....	167,563.....	6,699.....	160,864.....	120,648.....	6,671.....	16,881.....	931.....	6,207.....		1,625.....	136,134.....	10,873.....
5. 2016.....	188,131.....	6,583.....	181,548.....	134,104.....	2,667.....	15,884.....	208.....	7,246.....		1,817.....	154,359.....	10,764.....
6. 2017.....	216,627.....	8,665.....	207,962.....	156,073.....	6,151.....	20,733.....	729.....	8,175.....		1,690.....	178,101.....	11,956.....
7. 2018.....	257,428.....	12,904.....	244,524.....	176,622.....	4,460.....	21,885.....	282.....	9,338.....		1,946.....	203,103.....	13,542.....
8. 2019.....	295,207.....	14,889.....	280,318.....	174,480.....	6,172.....	20,333.....	244.....	10,468.....		2,184.....	198,865.....	13,495.....
9. 2020.....	333,960.....	15,260.....	318,700.....	126,316.....	677.....	10,342.....	55.....	8,744.....		2,178.....	144,670.....	11,669.....
10. 2021.....	362,235.....	6,140.....	356,095.....	107,121.....	12,372.....	4,648.....	52.....	8,675.....		2,509.....	108,020.....	11,826.....
11. 2022.....	269,533.....	4,698.....	264,835.....	40,731.....	104.....	688.....	3.....	6,797.....		1,087.....	48,109.....	7,898.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,230,829.....	45,838.....	136,313.....	3,186.....	74,960.....	1.....	17,490.....	1,393,077.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	171				42				6		13	219	9
2. 2013.....	550		(17)		111		(5)		20		9	659	5
3. 2014.....	1,341		(16)		267		(5)		56		54	1,643	9
4. 2015.....	4,333	286	(22)		856	53	(7)		159		102	4,980	36
5. 2016.....	3,530	238	(26)		789	55	(8)		140		280	4,132	29
6. 2017.....	8,512	929	(23)		1,901	194	(7)		333		547	9,593	83
7. 2018.....	24,186	1,480	(22)		5,166	308	(7)		925		887	28,460	226
8. 2019.....	29,477	664	(20)		6,529	152	(7)		1,156		1,852	36,319	400
9. 2020.....	47,970	2,933	17		10,149	653	1		1,810		1,460	56,361	641
10. 2021.....	48,403	1,623	32,079	28	10,173	339	6,441	7	3,974		1,757	99,073	1,259
11. 2022.....	28,785	543	177,951	149	6,379	115	35,483	34	12,516		663	260,273	2,381
12. Totals.....	197,258	8,696	209,901	177	42,362	1,869	41,879	41	21,095		7,624	501,712	5,078

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	171.....	48.....
2. 2013.....	107,704.....	3,189.....	104,515.....	78.7.....	46.6.....	80.4.....				534.....	126.....
3. 2014.....	123,369.....	4,035.....	119,334.....	83.0.....	60.4.....	84.1.....				1,325.....	319.....
4. 2015.....	149,055.....	7,941.....	141,114.....	89.0.....	118.5.....	87.7.....				4,024.....	956.....
5. 2016.....	161,659.....	3,168.....	158,491.....	85.9.....	48.1.....	87.3.....				3,266.....	866.....
6. 2017.....	195,697.....	8,003.....	187,694.....	90.3.....	92.4.....	90.3.....				7,560.....	2,034.....
7. 2018.....	238,093.....	6,530.....	231,563.....	92.5.....	50.6.....	94.7.....				22,684.....	5,775.....
8. 2019.....	242,416.....	7,232.....	235,184.....	82.1.....	48.6.....	83.9.....				28,793.....	7,528.....
9. 2020.....	205,349.....	4,318.....	201,031.....	61.5.....	28.3.....	63.1.....				45,053.....	11,307.....
10. 2021.....	221,514.....	14,421.....	207,093.....	61.2.....	234.9.....	58.2.....				78,831.....	20,243.....
11. 2022.....	309,330.....	948.....	308,382.....	114.8.....	20.2.....	116.4.....				206,044.....	54,228.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	398,285.....	103,430.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	5,112.....	3,607.....	184.....	142.....	126.....		40.....	1,673.....	XXX.....
2. 2013.....	134,512.....	8,271.....	126,241.....	67,174.....	2,417.....	7,089.....	132.....	3,179.....		941.....	74,893.....	5,648.....
3. 2014.....	142,676.....	8,181.....	134,495.....	70,951.....	5,978.....	7,455.....	92.....	3,618.....		733.....	75,954.....	5,535.....
4. 2015.....	149,425.....	7,804.....	141,621.....	46,486.....		6,266.....		3,021.....		495.....	55,773.....	5,300.....
5. 2016.....	143,048.....	6,777.....	136,271.....	48,236.....	2,793.....	5,376.....	27.....	3,118.....		382.....	53,910.....	4,738.....
6. 2017.....	131,320.....	6,940.....	124,380.....	43,946.....	2,571.....	5,031.....	272.....	2,908.....		401.....	49,042.....	4,188.....
7. 2018.....	116,347.....	7,439.....	108,908.....	36,085.....	1,031.....	3,972.....	72.....	2,512.....		759.....	41,466.....	3,796.....
8. 2019.....	102,017.....	6,457.....	95,560.....	27,227.....	357.....	2,415.....	6.....	2,154.....		149.....	31,433.....	3,130.....
9. 2020.....	93,863.....	5,567.....	88,296.....	28,826.....		2,170.....		2,085.....		77.....	33,081.....	2,868.....
10. 2021.....	96,441.....	3,138.....	93,303.....	29,173.....		1,651.....		2,094.....		69.....	32,918.....	3,433.....
11. 2022.....	101,159.....	3,411.....	97,748.....	16,072.....	349.....	678.....	4.....	1,518.....		3.....	17,915.....	3,232.....
12. Totals.....	XXX.....	XXX.....	XXX.....	419,288.....	19,103.....	42,287.....	747.....	26,333.....		4,049.....	468,058.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	53,839	39,773			5,014	3,674			1,179		468	16,585	244
2. 2013.....	3,682	1,858	1,289	5	342	171	119		182		42	3,580	37
3. 2014.....	5,745	3,012	1,752	7	539	278	162	1	245		88	5,145	32
4. 2015.....	2,498	475	2,150	7	237	44	199	1	197		65	4,754	23
5. 2016.....	10,935	8,905	2,389	7	1,017	824	221	1	387		82	5,212	41
6. 2017.....	7,561	4,773	2,889	11	708	441	267	1	394		159	6,593	50
7. 2018.....	3,457	409	4,565	17	333	38	422	2	418		172	8,729	68
8. 2019.....	5,431	2,483	7,435	46	519	230	683	4	760		232	12,065	85
9. 2020.....	5,141	119	11,486	93	533	11	1,052	8	1,213		689	19,194	173
10. 2021.....	9,961	3,193	19,178	195	1,075	296	1,749	17	2,226		1,726	30,488	395
11. 2022.....	26,604	5,523	22,884	283	2,597	511	2,078	25	3,195		1,591	51,016	1,418
12. Totals.....	134,854	70,523	76,017	671	12,914	6,518	6,952	60	10,396		5,314	163,361	2,566

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	14,066.....	2,519.....
2. 2013.....	83,056.....	4,583.....	78,473.....	61.7.....	55.4.....	62.2.....				3,108.....	472.....
3. 2014.....	90,467.....	9,368.....	81,099.....	63.4.....	114.5.....	60.3.....				4,477.....	666.....
4. 2015.....	61,054.....	527.....	60,527.....	40.9.....	6.8.....	42.7.....				4,167.....	588.....
5. 2016.....	71,679.....	12,557.....	59,122.....	50.1.....	185.3.....	43.4.....				4,412.....	799.....
6. 2017.....	63,704.....	8,069.....	55,635.....	48.5.....	116.3.....	44.7.....				5,666.....	928.....
7. 2018.....	51,764.....	1,569.....	50,195.....	44.5.....	21.1.....	46.1.....				7,595.....	1,132.....
8. 2019.....	46,624.....	3,126.....	43,498.....	45.7.....	48.4.....	45.5.....				10,337.....	1,728.....
9. 2020.....	52,506.....	231.....	52,275.....	55.9.....	4.1.....	59.2.....				16,415.....	2,779.....
10. 2021.....	67,107.....	3,701.....	63,406.....	69.6.....	117.9.....	68.0.....				25,750.....	4,737.....
11. 2022.....	75,626.....	6,695.....	68,931.....	74.8.....	196.3.....	70.5.....				43,683.....	7,334.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	139,676.....	23,682.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	3,224	1,162	829	304	81		25	2,668	XXX.....
2. 2013.....	352,114	40,549	311,565	153,213	10,195	23,647	476	9,928	218	1,932	175,899	14,037
3. 2014.....	383,641	47,821	335,820	229,822	44,186	29,904	3,132	14,468	655	4,107	226,221	14,764
4. 2015.....	404,216	51,371	352,845	172,990	14,599	29,083	500	12,324	55	3,396	199,243	12,973
5. 2016.....	414,668	50,359	364,309	221,194	42,865	25,830	1,183	14,208	23	3,317	217,161	12,950
6. 2017.....	420,504	57,394	363,110	252,092	44,563	30,653	2,616	17,628	458	4,761	252,736	13,525
7. 2018.....	438,930	61,091	377,839	205,487	19,726	28,611	1,313	14,057	353	3,421	226,763	14,109
8. 2019.....	461,155	59,158	401,997	201,549	19,051	21,164	503	14,453	5	3,273	217,607	13,386
9. 2020.....	495,117	57,111	438,006	300,473	66,374	16,153	743	21,740	953	2,928	270,296	15,487
10. 2021.....	558,289	41,144	517,145	210,499	24,308	8,950	821	17,056	49	2,101	211,327	12,714
11. 2022.....	644,405	52,185	592,220	226,983	19,099	4,065	145	19,896	361	703	231,339	13,525
12. Totals.....	XXX	XXX	XXX	2,177,526	306,128	218,889	11,736	155,839	3,130	29,964	2,231,260	xxx

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	5,754	3,862			3,323	1,863			197		269	3,549	110
2. 2013.....	163	3	389		146	2	266		35		208	994	25
3. 2014.....	2,051	32	778		1,054	2	532		115		292	4,496	76
4. 2015.....	7,416	2,708	856		4,037	1,043	585		321		136	9,464	63
5. 2016.....	3,901		1,400		2,655		958		236		470	9,150	84
6. 2017.....	7,409	154	2,256		5,053	105	1,543		437		405	16,439	139
7. 2018.....	18,341	5,139	3,190		10,938	2,374	2,182		945		994	28,083	281
8. 2019.....	20,044	1,829	4,824		12,221	870	3,300		1,083		1,185	38,773	583
9. 2020.....	33,590	10,817	9,899	14	14,619	2,113	6,683	3	1,758		2,360	53,602	659
10. 2021.....	63,058	32,063	30,268	416	21,117	5,988	17,326	173	3,923		5,699	97,052	1,311
11. 2022.....	110,523	31,770	116,403	23,689	23,808	4,325	40,649	2,308	10,064		11,601	239,355	5,293
12. Totals.....	272,250	88,377	170,263	24,119	98,971	18,685	74,024	2,484	19,114		23,619	500,957	8,624

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	1,892.....	1,657.....
2. 2013.....	187,787.....	10,894.....	176,893.....	53.3.....	26.9.....	56.8.....				549.....	445.....
3. 2014.....	278,724.....	48,007.....	230,717.....	72.7.....	100.4.....	68.7.....				2,797.....	1,699.....
4. 2015.....	227,612.....	18,905.....	208,707.....	56.3.....	36.8.....	59.1.....				5,564.....	3,900.....
5. 2016.....	270,382.....	44,071.....	226,311.....	65.2.....	87.5.....	62.1.....				5,301.....	3,849.....
6. 2017.....	317,071.....	47,896.....	269,175.....	75.4.....	83.5.....	74.1.....				9,512.....	6,928.....
7. 2018.....	283,751.....	28,905.....	254,846.....	64.6.....	47.3.....	67.4.....				16,391.....	11,691.....
8. 2019.....	278,638.....	22,258.....	256,380.....	60.4.....	37.6.....	63.8.....				23,038.....	15,732.....
9. 2020.....	404,915.....	81,017.....	323,898.....	81.8.....	141.9.....	73.9.....				32,658.....	20,943.....
10. 2021.....	372,197.....	63,818.....	308,379.....	66.7.....	155.1.....	59.6.....				60,847.....	36,204.....
11. 2022.....	552,391.....	81,697.....	470,694.....	85.7.....	156.6.....	79.5.....				171,467.....	67,888.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	330,016.....	170,936.....

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 2022 OF THE OWNERS INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	.....159	.....	.....70	.....82	.....4	.....	.....	.....151	XXX.....
2. 2013.....	58,561.....	34,519.....	24,042.....	22,628.....	16,172.....	3,555.....	209.....	1,082.....	.....	59.....	10,884.....	1,023.....
3. 2014.....	65,841.....	39,059.....	26,782.....	29,354.....	20,494.....	4,350.....	302.....	1,190.....	.....	51.....	14,098.....	1,163.....
4. 2015.....	72,591.....	42,679.....	29,912.....	23,159.....	12,876.....	6,153.....	158.....	1,280.....	.....	108.....	17,558.....	1,191.....
5. 2016.....	77,723.....	46,192.....	31,531.....	23,487.....	16,569.....	4,906.....	295.....	1,424.....	.....	55.....	12,953.....	1,160.....
6. 2017.....	82,369.....	51,820.....	30,549.....	36,779.....	25,249.....	4,026.....	157.....	1,716.....	.....	20.....	17,115.....	1,098.....
7. 2018.....	91,498.....	60,525.....	30,973.....	31,220.....	24,868.....	4,236.....	461.....	1,738.....	2.....	118.....	11,863.....	1,054.....
8. 2019.....	100,662.....	68,375.....	32,287.....	25,658.....	19,361.....	2,732.....	218.....	1,789.....	.....	53.....	10,600.....	943.....
9. 2020.....	108,607.....	76,702.....	31,905.....	22,228.....	16,569.....	2,060.....	78.....	1,433.....	.....	120.....	9,074.....	801.....
10. 2021.....	119,928.....	83,861.....	36,067.....	15,958.....	12,455.....	703.....	43.....	1,531.....	.....	45.....	5,694.....	845.....
11. 2022.....	134,059.....	92,396.....	41,663.....	10,515.....	8,634.....	395.....	17.....	1,530.....	.....	82.....	3,789.....	695.....
12. Totals.....	XXX.....	XXX.....	XXX.....	241,145.....	173,247.....	33,186.....	2,020.....	14,717.....	2.....	711.....	113,779.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	1,481.....	543.....			1,388.....	504.....			57.....		14.....	1,879.....	80.....
2. 2013.....	115.....		221.....		111.....		205.....		19.....		5.....	671.....	47.....
3. 2014.....	(1).....	10.....	221.....		49.....		205.....		16.....		63.....	480.....	27.....
4. 2015.....	998.....	25.....	234.....		914.....	1.....	217.....		54.....		12.....	2,391.....	53.....
5. 2016.....	1,786.....	440.....	325.....		977.....	11.....	301.....		89.....		22.....	3,027.....	82.....
6. 2017.....	2,531.....	1,920.....	429.....		508.....	51.....	398.....		121.....		39.....	2,016.....	73.....
7. 2018.....	9,632.....	7,174.....	806.....		1,779.....	427.....	748.....		403.....		35.....	5,767.....	65.....
8. 2019.....	11,478.....	8,296.....	1,131.....		2,066.....	388.....	1,049.....		502.....		50.....	7,542.....	98.....
9. 2020.....	12,413.....	10,779.....	2,580.....		1,223.....	320.....	2,381.....		618.....		59.....	8,116.....	114.....
10. 2021.....	9,515.....	7,197.....	9,243.....	5,760.....	1,549.....	198.....	2,982.....	154.....	842.....		34.....	10,822.....	173.....
11. 2022.....	16,798.....	14,215.....	47,582.....	40,288.....	1,951.....	377.....	6,566.....	1,063.....	3,004.....		55.....	19,958.....	271.....
12. Totals.....	66,746.....	50,599.....	62,772.....	46,048.....	12,515.....	2,277.....	15,052.....	1,217.....	5,725.....		388.....	62,669.....	1,083.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	939.....	941.....
2. 2013.....	27,936.....	16,381.....	11,555.....	47.7.....	47.5.....	48.1.....				336.....	335.....
3. 2014.....	35,384.....	20,806.....	14,578.....	53.7.....	53.3.....	54.4.....				210.....	270.....
4. 2015.....	33,009.....	13,060.....	19,949.....	45.5.....	30.6.....	66.7.....				1,207.....	1,184.....
5. 2016.....	33,295.....	17,315.....	15,980.....	42.8.....	37.5.....	50.7.....				1,671.....	1,356.....
6. 2017.....	46,508.....	27,377.....	19,131.....	56.5.....	52.8.....	62.6.....				1,040.....	976.....
7. 2018.....	50,562.....	32,932.....	17,630.....	55.3.....	54.4.....	56.9.....				3,263.....	2,503.....
8. 2019.....	46,405.....	28,263.....	18,142.....	46.1.....	41.3.....	56.2.....				4,312.....	3,230.....
9. 2020.....	44,936.....	27,746.....	17,190.....	41.4.....	36.2.....	53.9.....				4,214.....	3,901.....
10. 2021.....	42,323.....	25,807.....	16,516.....	35.3.....	30.8.....	45.8.....				5,802.....	5,021.....
11. 2022.....	88,341.....	64,594.....	23,747.....	65.9.....	69.9.....	57.0.....				9,877.....	10,081.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	32,871.....	29,798.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....												
6. 2017.....												
7. 2018.....												
8. 2019.....												
9. 2020.....												
10. 2021.....												
11. 2022.....												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....													
8. 2019.....													
9. 2020.....													
10. 2021.....													
11. 2022.....													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....											
8. 2019.....											
9. 2020.....											
10. 2021.....											
11. 2022.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	6,559	4,356	277	99	184	20	161	2,545	XXX.....
2. 2021.....	71,016	4,874	66,142	24,911	72	599		1,658		941	27,096	XXX.....
3. 2022	82,532	6,387	76,145	28,954	3,776	548	16	1,934	15	337	27,629	xxx
4. Totals	XXX	XXX	XXX	60,424	8,204	1,424	115	3,776	35	1,439	57,270	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	575	603	4		22	21			18		161	(5)	13
2. 2021	776		81	1	61		3		33		385	952	42
3. 2022	20,237	14,051	2,322	18	799	412	169	1	666		836	9,710	389
4. Totals	21,588	14,654	2,407	19	882	433	172	1	717		1,382	10,657	444

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(24)	19
2. 2021	28,122	73	28,049	39.6	1.5	42.4				856	96
3. 2022	55,629	18,289	37,340	67.4	286.3	49.0				8,489	1,221
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,321	1,336

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(1,303)	853	526	9	160	23	3,435	(1,502)	XXX.....
2. 2021.....	588,421	19,511	568,910	371,864		3,108		27,365		70,664	402,337	
3. 2022	589,728	21,958	567,770	430,875	3,395	2,791	9	27,049	104	30,542	457,207	
4. Totals	XXX	XXX	XXX	801,436	4,248	6,425	18	54,574	127	104,641	858,042	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	964	19	1,380		109	2	112		96		138	2,641	170
2. 2021	(5,728)		1,655		127		137		118		7,253	(3,691)	236
3. 2022	16,393	780	15,302	1	3,395	88	1,427		1,589		24,836	37,237	16,493
4. Totals	11,629	799	18,337	1	3,631	90	1,676		1,803		32,227	36,187	16,899

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	2,325	316
2. 2021.....	398,646		398,646	67.7		70.1				(4,073)	382
3. 2022.....	498,821	4,377	494,444	84.6	19.9	87.1				30,914	6,323
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	29,166	7,021

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(4)		7				4	3	XXX
2. 2021.....	1,629	26	1,603	53		32		4		96	89	XXX
3. 2022	1,731	28	1,703	16							16	XXX
4. Totals	XXX	XXX	XXX	65		39		4		100	108	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	3											3	1
2. 2021	(19)										19	(19)	
3. 2022	12		131		1		4		7		6	154	7
4. Totals	(4)		131		1		4		7		25	138	8

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	3.....	.....
2. 2021.....	70.....	.....	70.....	4.3.....	.....	4.4.....	.....	.....	.....	(19).....	.....
3. 2022.....	171.....	.....	171.....	9.9.....	.....	10.0.....	.....	.....	.....	143.....	12.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	127.....	12.....

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 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	21,873	22,244	20,649	18,385	11,884	11,803	12,011	11,826	11,760	11,766	6	(60)
2. 2013.....	229,220	220,729	221,431	220,889	221,105	221,240	221,334	221,078	221,085	221,549	464	471
3. 2014.....	XXX	238,171	235,899	234,339	234,270	234,112	234,246	234,183	234,158	234,158		(25)
4. 2015.....	XXX	XXX	185,590	193,321	193,699	193,708	194,598	194,826	194,742	194,814	72	(12)
5. 2016.....	XXX	XXX	XXX	142,935	139,249	139,743	140,281	139,732	139,918	140,401	483	669
6. 2017.....	XXX	XXX	XXX	XXX	49,549	51,753	53,941	53,939	54,208	54,198	(10)	259
7. 2018.....	XXX	XXX	XXX	XXX	XXX	69,386	77,044	77,440	77,839	77,965	126	525
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	60,604	72,883	73,676	73,253	(423)	370
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,956	67,239	67,108	(131)	7,152
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,647	77,578	8,931	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,712	XXX	XXX
12. Totals											9,518	9,349

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

1. Prior.....	145,976	141,132	138,753	133,768	132,648	130,800	130,235	129,760	128,945	129,012	67	(748)
2. 2013.....	205,702	206,105	213,971	218,792	218,264	217,190	218,234	217,737	217,061	217,691	630	(46)
3. 2014.....	XXX	219,816	216,326	222,583	225,442	225,878	224,356	223,489	223,430	223,455	25	(34)
4. 2015.....	XXX	XXX	225,677	225,473	234,760	240,584	241,221	240,594	241,343	241,967	624	1,373
5. 2016.....	XXX	XXX	XXX	229,906	248,842	259,012	266,296	269,523	270,963	271,510	547	1,987
6. 2017.....	XXX	XXX	XXX	XXX	247,113	256,289	260,515	270,848	277,079	276,835	(244)	5,987
7. 2018.....	XXX	XXX	XXX	XXX	XXX	317,080	318,827	330,602	342,396	343,352	956	12,750
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	365,638	349,669	360,510	380,410	19,900	30,741
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341,892	310,104	320,379	10,275	(21,513)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	386,269	353,650	(32,619)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,208	XXX	XXX
12. Totals											161	30,497

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

1. Prior.....	81,083	83,171	85,993	84,725	84,963	85,050	84,568	84,548	84,767	84,798	31	250
2. 2013.....	86,148	92,732	94,266	99,468	99,529	100,463	100,807	100,297	100,169	100,198	29	(99)
3. 2014.....	XXX	85,937	97,693	103,380	109,892	112,353	113,598	114,154	115,401	114,270	(1,131)	116
4. 2015.....	XXX	XXX	105,023	115,821	122,798	134,572	133,471	132,235	133,871	134,747	876	2,512
5. 2016.....	XXX	XXX	XXX	132,892	120,946	134,497	145,724	150,684	150,487	151,106	619	422
6. 2017.....	XXX	XXX	XXX	XXX	144,676	142,997	160,696	171,504	173,718	179,187	5,469	7,683
7. 2018.....	XXX	XXX	XXX	XXX	XXX	176,875	178,536	187,190	204,987	221,300	16,313	34,110
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	221,122	192,587	194,000	223,561	29,561	30,974
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256,935	184,693	190,475	5,782	(66,460)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278,856	194,445	(84,411)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289,067	XXX	XXX
12. Totals											(26,862)	9,508

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

1. Prior.....	159,098	156,877	144,890	134,275	125,240	121,833	114,881	112,330	108,709	105,340	(3,369)	(6,990)
2. 2013.....	84,317	100,863	92,249	88,176	82,544	79,275	78,246	77,602	75,681	75,112	(569)	(2,490)
3. 2014.....	XXX	94,209	103,496	93,939	88,143	82,926	81,391	78,873	78,359	77,234	(1,125)	(1,639)
4. 2015.....	XXX	XXX	83,924	87,179	75,551	68,750	63,580	60,110	59,129	57,309	(1,820)	(2,801)
5. 2016.....	XXX	XXX	XXX	83,886	82,651	71,688	64,900	60,439	56,604	55,617	(987)	(4,822)
6. 2017.....	XXX	XXX	XXX	XXX	75,348	76,141	66,139	60,421	55,062	52,334	(2,728)	(8,087)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	70,861	68,543	57,794	51,134	47,262	(3,872)	(10,532)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	59,196	57,137	45,927	40,584	(5,343)	(16,553)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,863	56,929	48,977	(7,952)	(8,886)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,577	59,085	(1,492)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,218	XXX	XXX
12. Totals											(29,257)	(62,800)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	216,941	185,792	164,408	154,386	145,467	145,537	148,494	145,341	142,131	141,552	(579)	(3,789)
2. 2013.....	183,488	179,238	175,266	169,580	166,794	168,374	167,152	166,780	168,193	167,148	(1,045)	368
3. 2014.....	XXX	214,930	210,021	214,416	210,927	211,919	213,509	213,665	216,605	216,790	185	3,125
4. 2015.....	XXX	XXX	188,708	198,593	194,137	197,184	200,113	198,279	197,750	196,117	(1,633)	(2,162)
5. 2016.....	XXX	XXX	XXX	207,623	201,670	203,240	212,422	211,627	213,383	211,889	(1,494)	262
6. 2017.....	XXX	XXX	XXX	XXX	245,595	242,472	245,022	248,357	248,667	251,569	2,902	3,212
7. 2018.....	XXX	XXX	XXX	XXX	XXX	229,561	220,635	234,251	234,310	240,196	5,886	5,945
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	249,554	239,533	234,037	240,847	6,810	1,314
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	286,249	295,990	301,352	5,362	15,103
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,558	287,448	5,890	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	441,095	XXX	XXX
12. Totals											22,284	23,378

ANNUAL STATEMENT FOR THE YEAR 2022 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....	32,012	31,632	26,820	21,238	20,795	21,510	20,487	21,781	22,341	21,630	(711)	(151)
2. 2013.....	15,953	14,813	14,176	10,468	9,983	9,954	9,964	10,323	10,367	10,455	88	132
3. 2014.....	XXX	22,367	16,741	17,224	14,099	14,557	13,023	13,083	12,583	13,371	788	288
4. 2015.....	XXX	XXX	21,580	15,971	16,551	16,749	16,776	17,047	17,810	18,615	805	1,568
5. 2016.....	XXX	XXX	XXX	17,549	12,876	14,214	14,008	12,960	14,126	14,468	342	1,508
6. 2017.....	XXX	XXX	XXX	XXX	16,836	16,252	18,365	18,006	17,642	17,294	(348)	(712)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	16,151	13,198	16,842	16,941	15,489	(1,452)	(1,353)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	16,116	14,598	17,639	15,850	(1,789)	1,252
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,612	14,161	15,139	978	(1,473)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,982	14,144	(2,838)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,214	XXX	XXX
12. Totals											(4,137)	1,059

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

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2022 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	10,342.....	8,612.....	8,921.....	309.....	(1,421).....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	25,976.....	26,357.....	381.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	34,753.....	XXX.....	XXX.....
4. Totals											690.....	(1,421).....

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	28,653.....	21,169.....	21,233.....	64.....	(7,420).....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	374,587.....	371,164.....	(3,423).....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	465,909.....	XXX.....	XXX.....
4. Totals											(3,359).....	(7,420).....

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	313.....	(4).....	(4).....	.....	(317).....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	334.....	66.....	(268).....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	163.....	XXX.....	XXX.....
4. Totals											(268).....	(317).....

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

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	XXX.....	XXX.....
4. Totals											.....	.....

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2013.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2014.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2015.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. 2016.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	XXX.....
11. 2022.....	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 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	8,649	14,268	16,059	11,010	11,142	11,483	11,610	11,724	11,748	13,869	1,749
2. 2013.....	173,555	209,152	215,331	218,998	219,787	220,407	220,751	220,882	220,893	220,921	37,307	7,406
3. 2014.....	XXX	186,212	223,656	230,024	232,632	233,048	233,427	233,777	234,144	234,111	37,998	6,646
4. 2015.....	XXX	XXX	143,773	183,386	188,419	191,968	193,145	193,953	194,145	194,212	27,278	5,799
5. 2016.....	XXX	XXX	XXX	108,557	133,181	137,108	138,895	139,317	139,646	140,171	21,064	4,071
6. 2017.....	XXX	XXX	XXX	XXX	40,759	49,339	52,082	52,642	54,179	54,154	7,626	1,230
7. 2018.....	XXX	XXX	XXX	XXX	XXX	54,222	72,653	75,598	77,100	77,444	11,601	1,738
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	49,395	69,095	71,980	72,560	7,513	1,276
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,395	61,080	64,133	7,394	1,480
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,599	70,256	5,929	1,405
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,905	4,981	1,129

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

1. Prior.....	000.....	61,019	97,469	113,645	122,178	125,131	127,544	128,249	128,309	128,471	13,378	2,652
2. 2013.....	84,243	142,806	173,609	194,490	206,354	212,613	214,225	215,540	216,321	216,919	30,525	5,660
3. 2014.....	XXX	83,099	146,130	181,616	204,384	214,346	219,102	221,142	221,769	222,493	30,633	5,579
4. 2015.....	XXX	XXX	88,245	159,932	193,744	216,963	229,803	234,486	237,795	239,695	31,238	5,854
5. 2016.....	XXX	XXX	XXX	98,125	179,191	215,610	241,644	254,770	262,209	265,860	31,236	4,100
6. 2017.....	XXX	XXX	XXX	XXX	95,323	175,198	220,540	244,064	259,046	270,764	32,350	4,389
7. 2018.....	XXX	XXX	XXX	XXX	XXX	117,234	219,157	272,442	305,419	326,161	37,326	5,325
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	135,231	247,122	306,458	345,183	39,730	5,936
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,820	211,123	269,316	30,241	4,800
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125,881	245,949	31,352	5,064
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145,682	21,712	3,766

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

1. Prior.....	000.....	32,672	62,173	73,807	77,974	81,072	83,358	83,461	84,420	84,584	3,586	820
2. 2013.....	26,104	51,633	67,367	79,519	88,734	94,266	98,013	99,259	99,476	99,558	7,987	1,490
3. 2014.....	XXX	24,898	50,021	76,304	92,145	99,304	107,647	110,345	113,049	112,683	8,477	1,667
4. 2015.....	XXX	XXX	31,574	61,609	84,375	106,615	119,370	122,010	126,734	129,927	8,970	1,867
5. 2016.....	XXX	XXX	XXX	32,524	68,359	95,316	121,462	131,858	140,920	147,113	9,234	1,501
6. 2017.....	XXX	XXX	XXX	XXX	35,617	74,220	115,761	136,544	151,707	169,927	10,157	1,716
7. 2018.....	XXX	XXX	XXX	XXX	XXX	43,256	100,556	135,767	165,788	193,765	11,489	1,827
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	45,852	95,220	140,495	188,397	11,326	1,769
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,891	90,465	135,926	9,415	1,613
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,665	99,344	8,924	1,643
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,311	4,737	780

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

1. Prior.....	000.....	31,289	46,415	61,106	66,896	75,447	79,248	85,478	88,387	89,934	5,384	309
2. 2013.....	21,665	46,426	57,214	63,089	66,415	68,455	69,551	70,646	71,174	71,714	4,942	669
3. 2014.....	XXX	20,464	45,119	57,761	63,767	67,681	69,910	71,002	71,595	72,336	4,788	715
4. 2015.....	XXX	XXX	16,360	34,592	41,991	46,205	49,017	50,470	52,061	52,751	4,570	707
5. 2016.....	XXX	XXX	XXX	17,495	36,138	43,759	47,401	49,147	50,269	50,793	4,076	621
6. 2017.....	XXX	XXX	XXX	XXX	15,528	32,548	39,185	42,431	44,994	46,134	3,577	561
7. 2018.....	XXX	XXX	XXX	XXX	XXX	13,851	28,323	33,979	36,987	38,953	3,268	460
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	11,045	22,413	27,052	29,279	2,647	398
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,379	23,601	30,996	2,361	334
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,984	30,824	2,664	374
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,397	1,490	324

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	45,583	86,373	104,337	114,464	123,335	128,413	133,398	135,615	138,200	7,952	3,056
2. 2013.....	76,520	114,225	129,566	142,343	154,886	157,897	162,012	163,540	165,182	166,189	10,340	3,672
3. 2014.....	XXX	104,471	150,304	171,815	185,584	196,235	204,566	206,900	209,717	212,409	11,031	3,657
4. 2015.....	XXX	XXX	88,805	132,805	150,479	165,689	174,932	180,501	183,333	186,974	9,303	3,607
5. 2016.....	XXX	XXX	XXX	88,796	144,864	161,386	179,629	189,623	196,069	202,976	9,250	3,616
6. 2017.....	XXX	XXX	XXX	XXX	122,938	170,825	197,500	212,266	227,803	235,566	9,953	3,433
7. 2018.....	XXX	XXX	XXX	XXX	XXX	97,990	153,126	179,243	194,719	213,059	10,066	3,762
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	96,241	155,506	181,855	203,159	9,213	3,590
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,845	224,411	249,509	9,752	5,076
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,043	194,320	8,060	3,343
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,804	5,863	2,369

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		

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

1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2013.....											XXX.....	XXX.....
3. 2014.....	XXX.....										XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

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

1. Prior.....	000.....	5,789.....	8,361.....	12,198.....	14,054.....	15,654.....	17,233.....	18,405.....	19,661.....	19,807.....	870.....	486.....
2. 2013.....	1,614.....	3,620.....	5,091.....	6,823.....	7,825.....	8,314.....	9,076.....	9,378.....	9,739.....	9,803.....	696.....	280.....
3. 2014.....	XXX.....	1,528.....	4,694.....	6,985.....	8,710.....	9,302.....	10,256.....	11,069.....	11,699.....	12,908.....	795.....	341.....
4. 2015.....	XXX.....	XXX.....	1,610.....	4,868.....	7,410.....	9,424.....	12,967.....	14,894.....	15,782.....	16,278.....	763.....	375.....
5. 2016.....	XXX.....	XXX.....	XXX.....	1,880.....	3,765.....	5,527.....	7,893.....	9,208.....	10,679.....	11,529.....	675.....	403.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	1,891.....	4,722.....	10,036.....	11,712.....	13,431.....	15,399.....	686.....	339.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,640.....	3,788.....	6,194.....	8,621.....	10,126.....	585.....	404.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,825.....	4,126.....	6,358.....	8,811.....	527.....	318.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,727.....	4,125.....	7,641.....	432.....	255.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,737.....	4,163.....	414.....	258.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,260.....	280.....	144.....

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

1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	000.....	6,563.....	8,944.....	XXX.....	XXX.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,743.....	25,438.....	XXX.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	25,710.....	XXX.....	XXX.....

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	000.....	20,327.....	18,689.....	1,098,849.....	192,030.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	341,485.....	374,973.....	160,754.....	32,545.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	430,261.....	150,850.....	30,779.....

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	000.....	(10).....	(7).....	XXX.....	XXX.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	96.....	85.....	XXX.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16.....	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. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	XXX.....	XXX.....

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	000.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....
2. 2013.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....
3. 2014.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	XXX.....
11. 2022.....	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 2022 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	77	20								
2. 2013.....	7,564	47	18							
3. 2014.....	XXX	4,640	41	21						
4. 2015.....	XXX	XXX	(380)	48	16					
5. 2016.....	XXX	XXX	XXX	5,339	38	16				
6. 2017.....	XXX	XXX	XXX	XXX	(520)	36	16			
7. 2018.....	XXX	XXX	XXX	XXX	XXX	(2,291)	37	17		
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	(5,158)	39	15	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(169)	35	17
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,802	39
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,901

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

1. Prior.....	5,977	133	(2,039)	18	13	9	5	2	1	
2. 2013.....	43,234	7,805	(200)	10	7	6	3	2	1	1
3. 2014.....	XXX	55,790	8,138	97	13	8	6	3	2	110
4. 2015.....	XXX	XXX	57,796	7,204	110	19	8	6	3	112
5. 2016.....	XXX	XXX	XXX	53,208	11,309	145	22	8	5	106
6. 2017.....	XXX	XXX	XXX	XXX	76,611	14,859	171	23	8	107
7. 2018.....	XXX	XXX	XXX	XXX	XXX	99,828	19,673	188	17	548
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	129,149	22,186	135	486
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144,728	26,116	555
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,278	28,886
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,331

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

1. Prior.....	4,769	1,330	1,597	454	462	500	462	310	82	
2. 2013.....	23,108	4,450	277	85	102	146	221	209	80	(22)
3. 2014.....	XXX	29,771	5,564	125	105	142	199	249	109	(21)
4. 2015.....	XXX	XXX	36,045	10,181	148	146	194	224	130	(29)
5. 2016.....	XXX	XXX	XXX	62,266	11,530	202	199	218	118	(34)
6. 2017.....	XXX	XXX	XXX	XXX	69,317	13,777	266	226	115	(30)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	82,155	20,996	302	121	(29)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	121,588	28,739	190	(27)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162,756	34,548	17
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,945	38,485
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,250

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

1. Prior.....	89,753	63,849	44,575	28,415	17,728	12,974	9,112	4,819	1,690	
2. 2013.....	38,023	33,997	21,339	13,703	7,716	4,934	4,258	3,440	2,284	1,403
3. 2014.....	XXX	39,018	34,212	20,782	12,339	7,788	5,075	3,846	2,825	1,906
4. 2015.....	XXX	XXX	39,040	33,966	18,791	12,334	7,999	4,599	3,150	2,341
5. 2016.....	XXX	XXX	XXX	39,608	30,862	18,641	12,301	7,253	3,785	2,602
6. 2017.....	XXX	XXX	XXX	XXX	36,182	30,342	18,144	11,305	5,975	3,144
7. 2018.....	XXX	XXX	XXX	XXX	XXX	35,222	28,667	16,865	9,501	4,967
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	32,159	27,021	14,404	8,068
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,813	23,533	12,437
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,430	20,715
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,654

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	44,655	18,818	9,715	8,765	5,701	3,525	2,003	1,260	535	
2. 2013.....	48,474	21,706	6,996	4,767	3,202	2,323	1,386	924	1,071	655
3. 2014.....	XXX	51,460	19,106	9,723	4,842	3,284	2,234	1,512	1,178	1,310
4. 2015.....	XXX	XXX	44,967	26,715	9,850	4,967	3,158	2,435	1,927	1,441
5. 2016.....	XXX	XXX	XXX	63,384	26,843	10,121	4,776	3,443	3,105	2,358
6. 2017.....	XXX	XXX	XXX	XXX	63,117	27,745	9,760	5,207	4,390	3,799
7. 2018.....	XXX	XXX	XXX	XXX	XXX	65,673	28,095	10,647	6,638	5,372
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	70,255	30,691	13,541	8,123
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,842	37,279	16,565
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,117	47,004
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,055

ANNUAL STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	16,890	14,682	8,244	4,047	2,535	1,986	1,221	799	457	
2. 2013.....	10,491	7,512	6,279	2,047	1,429	851	587	423	457	426
3. 2014.....	XXX	14,610	7,496	4,639	2,005	1,599	775	588	484	426
4. 2015.....	XXX	XXX	14,714	5,431	4,532	2,244	1,456	776	672	451
5. 2016.....	XXX	XXX	XXX	10,523	5,307	5,068	2,044	1,457	887	626
6. 2017.....	XXX	XXX	XXX	XXX	10,518	5,766	4,618	2,045	1,666	827
7. 2018.....	XXX	XXX	XXX	XXX	XXX	11,251	5,318	4,656	2,337	1,554
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	10,444	5,759	5,315	2,180
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,253	6,476	4,961
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,745	6,311
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,797

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,839	59	4
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,200	83
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,472

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,766	3,167	1,492
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,185	1,792
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,728

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	296		
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	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 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	16,271	6,366	4,971	5,094	5,729	7,567	7,877	14,126	18,720	13,869
2. 2013.....	26,431	36,405	37,102	37,227	37,261	37,280	37,292	37,306	37,333	37,307
3. 2014.....	XXX	25,015	36,956	37,787	37,916	37,954	37,982	37,989	37,999	37,998
4. 2015.....	XXX	XXX	18,453	26,610	27,116	27,229	27,255	27,268	27,277	27,278
5. 2016.....	XXX	XXX	XXX	14,617	20,421	20,945	21,027	21,056	21,063	21,064
6. 2017.....	XXX	XXX	XXX	XXX	5,329	7,309	7,587	7,612	7,624	7,626
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,999	10,839	11,518	11,589	11,601
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	4,266	7,020	7,453	7,513
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,729	7,034	7,394
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,652	5,929
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,981

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	914	297	119	56	31	20	14	12	6	4
2. 2013.....	9,513	814	169	64	34	20	12	7	4	3
3. 2014.....	XXX	11,464	926	169	50	33	13	4	1	2
4. 2015.....	XXX	XXX	7,518	588	149	49	27	18	7	7
5. 2016.....	XXX	XXX	XXX	5,770	622	116	44	20	15	13
6. 2017.....	XXX	XXX	XXX	XXX	1,966	302	50	19	6	6
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4,629	764	100	36	23
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,546	477	89	43
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,205	429	83
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,104	488
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	8,749	7,726	6,028	6,330	7,187	9,226	9,436	16,176	20,960	15,622
2. 2013.....	42,136	44,491	44,641	44,680	44,693	44,700	44,705	44,714	44,749	44,716
3. 2014.....	XXX	41,891	44,407	44,572	44,601	44,625	44,637	44,641	44,646	44,646
4. 2015.....	XXX	XXX	30,676	32,925	33,042	33,069	33,078	33,081	33,084	33,084
5. 2016.....	XXX	XXX	XXX	23,857	25,025	25,103	25,132	25,143	25,148	25,148
6. 2017.....	XXX	XXX	XXX	XXX	8,300	8,812	8,856	8,859	8,859	8,862
7. 2018.....	XXX	XXX	XXX	XXX	XXX	12,016	13,286	13,346	13,360	13,362
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	7,811	8,736	8,813	8,832
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,131	8,919	8,957
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,864	7,822
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,634

ANNUAL STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	18,311	11,268	9,808	9,445	9,797	9,984	10,865	12,573	13,354	13,378
2. 2013.....	21,058	28,423	29,628	30,113	30,310	30,420	30,473	30,508	30,574	30,525
3. 2014.....	XXX	21,154	28,574	29,713	30,226	30,441	30,549	30,597	30,625	30,633
4. 2015.....	XXX	XXX	21,384	28,928	30,262	30,787	31,040	31,129	31,175	31,238
5. 2016.....	XXX	XXX	XXX	20,793	28,694	30,190	30,768	30,988	31,110	31,236
6. 2017.....	XXX	XXX	XXX	XXX	21,696	29,808	31,270	31,843	32,138	32,350
7. 2018.....	XXX	XXX	XXX	XXX	XXX	24,475	34,354	36,173	36,894	37,326
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	26,439	36,898	38,846	39,730
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,283	28,515	30,241
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,632	31,352
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,712

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	3,440	1,450	637	320	180	99	49	32	19	15
2. 2013.....	8,722	2,105	887	415	219	110	63	28	14	11
3. 2014.....	XXX	8,776	2,072	914	424	217	113	57	42	20
4. 2015.....	XXX	XXX	8,891	2,295	962	455	217	137	103	41
5. 2016.....	XXX	XXX	XXX	8,649	2,489	999	451	227	190	59
6. 2017.....	XXX	XXX	XXX	XXX	8,548	2,412	1,097	575	338	136
7. 2018.....	XXX	XXX	XXX	XXX	XXX	10,295	3,011	1,346	711	318
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	11,472	3,258	1,521	718
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,152	2,970	1,295
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,639	3,230
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,165

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	14,025	11,863	11,120	11,335	11,940	12,195	13,139	15,291	16,195	16,045
2. 2013.....	33,609	35,835	36,107	36,163	36,181	36,186	36,192	36,195	36,257	36,196
3. 2014.....	XXX	33,742	35,892	36,139	36,206	36,224	36,225	36,228	36,250	36,232
4. 2015.....	XXX	XXX	34,302	36,706	36,995	37,074	37,098	37,114	37,130	37,133
5. 2016.....	XXX	XXX	XXX	31,931	34,850	35,179	35,274	35,291	35,382	35,395
6. 2017.....	XXX	XXX	XXX	XXX	32,983	36,216	36,618	36,731	36,835	36,875
7. 2018.....	XXX	XXX	XXX	XXX	XXX	38,075	42,211	42,687	42,862	42,969
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	41,623	45,607	46,175	46,384
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,451	35,871	36,336
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,723	39,646
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,643

ANNUAL STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	4,210	2,860	2,612	2,748	2,917	2,857	2,940	3,266	3,560	3,586
2. 2013.....	5,313	7,220	7,602	7,779	7,883	7,938	7,967	7,983	8,011	7,987
3. 2014.....	XXX	5,649	7,678	8,091	8,266	8,357	8,426	8,459	8,483	8,477
4. 2015.....	XXX	XXX	5,937	7,996	8,459	8,729	8,856	8,917	8,949	8,970
5. 2016.....	XXX	XXX	XXX	5,738	8,135	8,720	8,983	9,096	9,170	9,234
6. 2017.....	XXX	XXX	XXX	XXX	6,296	9,006	9,621	9,873	10,039	10,157
7. 2018.....	XXX	XXX	XXX	XXX	XXX	7,082	10,215	10,940	11,257	11,489
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	7,115	10,235	10,926	11,326
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,207	8,807	9,415
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,958	8,924
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,737

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1,133	558	277	138	74	35	17	13	9	9
2. 2013.....	2,245	712	357	199	103	53	26	10	5	5
3. 2014.....	XXX	2,418	782	361	195	114	56	28	18	9
4. 2015.....	XXX	XXX	2,506	876	501	244	137	83	55	36
5. 2016.....	XXX	XXX	XXX	2,620	945	465	230	135	94	29
6. 2017.....	XXX	XXX	XXX	XXX	3,030	1,087	550	327	195	83
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,464	1,332	722	439	226
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,465	1,297	750	400
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,001	1,235	641
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,378	1,259
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,381

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	3,326	2,960	2,968	3,289	3,588	3,515	3,623	4,031	4,407	4,415
2. 2013.....	8,523	9,298	9,416	9,461	9,474	9,482	9,482	9,482	9,512	9,482
3. 2014.....	XXX	9,149	10,000	10,113	10,135	10,147	10,152	10,153	10,171	10,153
4. 2015.....	XXX	XXX	9,733	10,629	10,804	10,839	10,859	10,865	10,872	10,873
5. 2016.....	XXX	XXX	XXX	9,291	10,482	10,655	10,701	10,729	10,760	10,764
6. 2017.....	XXX	XXX	XXX	XXX	10,358	11,625	11,842	11,903	11,943	11,956
7. 2018.....	XXX	XXX	XXX	XXX	XXX	11,693	13,211	13,424	13,493	13,542
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	11,709	13,144	13,386	13,495
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,171	11,504	11,669
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,390	11,826
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,898

ANNUAL STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	6,957	5,388	5,247	5,642	6,133	6,076	5,691	5,619	5,449	5,384
2. 2013.....	2,301	4,175	4,612	4,773	4,858	4,896	4,917	4,932	4,938	4,942
3. 2014.....	XXX	2,228	4,040	4,483	4,635	4,722	4,749	4,771	4,778	4,788
4. 2015.....	XXX	XXX	2,192	3,939	4,278	4,419	4,499	4,533	4,555	4,570
5. 2016.....	XXX	XXX	XXX	1,885	3,469	3,854	3,996	4,035	4,063	4,076
6. 2017.....	XXX	XXX	XXX	XXX	1,603	3,131	3,405	3,501	3,548	3,577
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,588	2,886	3,150	3,224	3,268
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,238	2,372	2,581	2,647
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079	2,109	2,361
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,345	2,664
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,490

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	2,148	1,297	864	643	535	429	360	307	281	244
2. 2013.....	2,311	759	354	195	117	84	62	45	41	37
3. 2014.....	XXX	2,286	748	325	179	95	70	48	41	32
4. 2015.....	XXX	XXX	2,132	613	296	163	90	56	35	23
5. 2016.....	XXX	XXX	XXX	1,956	597	249	111	78	51	41
6. 2017.....	XXX	XXX	XXX	XXX	1,812	478	215	126	79	50
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,595	426	179	112	68
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,368	345	149	85
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,240	413	173
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,516	395
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,418

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	5,087	5,163	5,503	6,151	6,797	6,766	6,362	6,295	6,026	5,937
2. 2013.....	5,104	5,592	5,633	5,637	5,644	5,649	5,648	5,648	5,648	5,648
3. 2014.....	XXX	5,056	5,491	5,519	5,529	5,530	5,534	5,534	5,534	5,535
4. 2015.....	XXX	XXX	4,874	5,251	5,286	5,295	5,297	5,297	5,297	5,300
5. 2016.....	XXX	XXX	XXX	4,307	4,667	4,717	4,730	4,734	4,735	4,738
6. 2017.....	XXX	XXX	XXX	XXX	3,840	4,160	4,182	4,188	4,188	4,188
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,514	3,765	3,789	3,796	3,796
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,897	3,119	3,128	3,130
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,585	2,852	2,868
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,155	3,433
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,232

ANNUAL STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	12,752	9,392	8,298	7,894	7,722	7,692	7,248	8,164	9,077	7,952
2. 2013.....	6,193	9,176	9,735	10,009	10,162	10,222	10,259	10,280	10,308	10,340
3. 2014.....	XXX	6,638	9,809	10,419	10,669	10,803	10,900	10,935	10,983	11,031
4. 2015.....	XXX	XXX	5,218	8,183	8,710	8,987	9,155	9,230	9,273	9,303
5. 2016.....	XXX	XXX	XXX	5,123	8,108	8,678	8,964	9,103	9,192	9,250
6. 2017.....	XXX	XXX	XXX	XXX	5,680	8,761	9,411	9,685	9,862	9,953
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,281	8,785	9,539	9,845	10,066
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	5,305	8,232	8,932	9,213
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,691	8,982	9,752
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,841	8,060
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,863

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	2,287	1,359	1,013	760	568	479	486	435	97	110
2. 2013.....	3,754	1,073	519	279	150	90	70	61	64	25
3. 2014.....	XXX	3,954	1,030	514	315	206	126	115	114	76
4. 2015.....	XXX	XXX	3,699	1,019	568	345	183	119	88	63
5. 2016.....	XXX	XXX	XXX	3,763	1,112	597	359	216	136	84
6. 2017.....	XXX	XXX	XXX	XXX	3,840	1,256	645	378	213	139
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4,392	1,401	736	489	281
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,892	1,393	715	583
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,346	1,369	659
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,986	1,311
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,293

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	15,159	13,870	12,733	11,771	11,095	11,416	10,950	12,046	12,696	11,118
2. 2013.....	12,039	13,469	13,764	13,879	13,935	13,958	13,980	14,002	14,036	14,037
3. 2014.....	XXX	12,689	14,123	14,426	14,528	14,596	14,640	14,684	14,743	14,764
4. 2015.....	XXX	XXX	10,873	12,443	12,747	12,862	12,910	12,942	12,960	12,973
5. 2016.....	XXX	XXX	XXX	10,959	12,426	12,735	12,853	12,895	12,929	12,950
6. 2017.....	XXX	XXX	XXX	XXX	11,482	13,007	13,331	13,444	13,493	13,525
7. 2018.....	XXX	XXX	XXX	XXX	XXX	11,884	13,527	13,910	14,050	14,109
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	11,335	12,838	13,134	13,386
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,565	15,186	15,487
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,028	12,714
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,525

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 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	924	673	645	743	786	775	802	806	778	870
2. 2013.....	354	511	566	608	628	642	656	670	679	696
3. 2014.....	XXX	363	523	587	634	654	673	711	763	795
4. 2015.....	XXX	XXX	313	489	543	587	649	673	699	763
5. 2016.....	XXX	XXX	XXX	287	453	523	565	604	632	675
6. 2017.....	XXX	XXX	XXX	XXX	284	467	551	596	641	686
7. 2018.....	XXX	XXX	XXX	XXX	XXX	269	416	478	529	585
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	280	441	486	527
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	373	432
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256	414
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	329	212	189	143	134	133	101	80	116	80
2. 2013.....	226	132	83	51	35	27	26	27	34	47
3. 2014.....	XXX	251	202	172	138	118	118	112	55	27
4. 2015.....	XXX	XXX	335	205	175	160	81	109	108	53
5. 2016.....	XXX	XXX	XXX	335	216	161	138	94	109	82
6. 2017.....	XXX	XXX	XXX	XXX	284	185	144	138	91	73
7. 2018.....	XXX	XXX	XXX	XXX	XXX	288	181	164	129	65
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	282	158	135	98
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	156	114
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248	173
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1,130	988	985	1,093	1,219	1,223	1,257	1,287	1,329	1,436
2. 2013.....	679	829	876	904	920	932	948	969	992	1,023
3. 2014.....	XXX	724	950	1,028	1,065	1,085	1,115	1,148	1,157	1,163
4. 2015.....	XXX	XXX	788	961	1,015	1,064	1,082	1,144	1,179	1,191
5. 2016.....	XXX	XXX	XXX	759	964	1,024	1,076	1,091	1,139	1,160
6. 2017.....	XXX	XXX	XXX	XXX	687	882	973	1,041	1,058	1,098
7. 2018.....	XXX	XXX	XXX	XXX	XXX	720	896	995	1,043	1,054
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	694	846	908	943
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	575	740	801
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	640	845
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	695

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 2022 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	62,351	(30)	(14)	(5)	(10)						
2. 2013.....	74,494	141,635	141,629	141,621	141,621	141,619	141,619	141,619	141,619	141,619	
3. 2014.....	XXX	81,465	157,021	157,064	157,058	157,057	157,057	157,057	157,057	157,057	
4. 2015.....	XXX	XXX	92,027	175,795	175,824	175,801	175,801	175,801	175,801	175,801	
5. 2016.....	XXX	XXX	XXX	104,333	198,202	198,224	198,210	198,210	198,210	198,210	
6. 2017.....	XXX	XXX	XXX	XXX	122,745	234,777	234,674	234,666	234,666	234,666	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	145,400	275,475	275,406	275,401	275,400	(1)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	165,249	311,723	311,424	311,403	(21)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,563	355,026	354,672	(354)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195,076	332,732	137,656
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,253	132,253
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	269,533
13. Earned Premiums (Sch P-Pt. 1)	136,845	148,576	167,563	188,131	216,627	257,428	295,207	333,960	362,235	269,533	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	3,116	(2)									
2. 2013.....	3,724	6,745	6,745	6,745	6,745	6,745	6,745	6,745	6,745	6,745	
3. 2014.....	XXX	3,665	6,685	6,688	6,688	6,688	6,688	6,688	6,688	6,688	
4. 2015.....	XXX	XXX	3,679	6,611	6,615	6,614	6,614	6,614	6,614	6,614	
5. 2016.....	XXX	XXX	XXX	3,648	7,403	7,407	7,406	7,406	7,406	7,406	
6. 2017.....	XXX	XXX	XXX	XXX	4,906	10,522	10,520	10,520	10,520	10,520	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	7,285	13,846	13,843	13,843	13,843	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	8,331	15,024	15,019	15,019	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,570	11,409	11,403	(6)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,306	5,705	2,399
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,305	2,305
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,698
13. Earned Premiums (Sch P-Pt. 1)	6,840	6,684	6,699	6,583	8,665	12,904	14,889	15,260	6,140	4,698	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	61,797	(371)	23	(4)							
2. 2013.....	72,715	140,335	140,807	140,727	140,725	140,725	140,725	140,725	140,725	140,725	
3. 2014.....	XXX	75,427	147,476	148,186	148,154	148,152	148,126	148,126	148,126	148,126	
4. 2015.....	XXX	XXX	76,881	146,465	146,857	146,797	146,764	146,764	146,764	146,764	
5. 2016.....	XXX	XXX	XXX	72,838	135,651	135,961	135,855	135,854	135,854	135,854	
6. 2017.....	XXX	XXX	XXX	XXX	68,149	124,102	124,260	124,240	124,241	124,241	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	60,146	109,427	109,730	109,717	109,717	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	52,743	95,986	96,090	96,082	(8)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,338	94,258	94,751	493
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,429	99,502	47,073
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,601	53,601
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101,159
13. Earned Premiums (Sch P-Pt. 1)	134,512	142,676	149,425	143,048	131,320	116,347	102,017	93,863	96,441	101,159	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	3,800	1									
2. 2013.....	4,471	8,351	8,406	8,403	8,403	8,403	8,403	8,403	8,403	8,403	
3. 2014.....	XXX	4,300	8,066	8,140	8,139	8,139	8,137	8,137	8,137	8,137	
4. 2015.....	XXX	XXX	3,983	7,282	7,344	7,341	7,339	7,339	7,339	7,339	
5. 2016.....	XXX	XXX	XXX	3,407	6,729	6,792	6,786	6,786	6,786	6,786	
6. 2017.....	XXX	XXX	XXX	XXX	3,557	7,137	7,178	7,177	7,177	7,177	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,799	6,920	6,962	6,962	6,962	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,305	5,873	5,886	5,886	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,958	4,389	4,416	27
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,694	3,283	1,589
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,795	1,795
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,411
13. Earned Premiums (Sch P-Pt. 1)	8,271	8,181	7,804	6,777	6,940	7,439	6,457	5,567	3,138	3,411	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	166,060	482	(45)	3							
2. 2013.....	186,054	368,013	368,836	368,820	368,808	368,808	368,808	368,808	368,808	368,808	
3. 2014.....	XXX	201,200	397,048	397,969	397,936	397,938	397,937	397,937	397,937	397,937	
4. 2015.....	XXX	XXX	207,590	406,274	407,079	407,036	407,032	407,032	407,030	407,030	
5. 2016.....	XXX	XXX	XXX	215,076	412,971	413,418	413,353	413,348	413,344	413,343	(1)
6. 2017.....	XXX	XXX	XXX	XXX	221,849	425,885	426,571	426,545	426,533	426,528	(5)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	234,488	448,893	449,872	449,783	449,772	(11)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	246,134	471,850	472,457	472,384	(73)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268,453	522,508	524,808	2,300
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	303,734	598,096	294,362
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347,833	347,833
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	644,405
13. Earned Premiums (Sch P-Pt. 1)	352,114	383,641	404,216	414,668	420,504	438,930	461,155	495,117	558,289	644,405	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	19,123	93	(5)								
2. 2013.....	21,426	44,111	44,290	44,290	44,288	44,288	44,288	44,288	44,288	44,288	
3. 2014.....	XXX	25,043	49,939	50,145	50,141	50,141	50,141	50,141	50,141	50,141	
4. 2015.....	XXX	XXX	26,301	50,436	50,656	50,651	50,650	50,650	50,650	50,650	
5. 2016.....	XXX	XXX	XXX	26,018	53,039	53,205	53,197	53,196	53,196	53,196	
6. 2017.....	XXX	XXX	XXX	XXX	30,159	58,570	58,740	58,738	58,737	58,737	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	32,519	60,036	60,223	60,217	60,216	(1)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	31,480	57,528	57,617	57,611	(6)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,879	49,611	49,873	262
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,330	46,183	23,853
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,077	28,077
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,185
13. Earned Premiums (Sch P-Pt. 1)	40,549	47,821	51,371	50,359	57,394	61,091	59,158	57,111	41,144	52,185	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	26,840	45	(2)								
2. 2013.....	31,721	62,454	62,733	62,728	62,728	62,727	62,727	62,727	62,727	62,727	
3. 2014.....	XXX	35,063	68,966	69,323	69,321	69,320	69,320	69,320	69,320	69,320	
4. 2015.....	XXX	XXX	38,411	75,201	75,545	75,536	75,535	75,535	75,535	75,535	
5. 2016.....	XXX	XXX	XXX	40,581	78,197	78,450	78,445	78,445	78,445	78,445	
6. 2017.....	XXX	XXX	XXX	XXX	44,411	85,988	86,404	86,396	86,396	86,396	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	49,679	95,942	96,449	96,448	96,446	(2)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	53,989	103,698	104,077	104,075	(2)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,399	113,730	114,476	746
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,219	125,712	61,493
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,824	71,824
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,059
13. Earned Premiums (Sch P-Pt. 1)	58,561	65,841	72,591	77,723	82,369	91,498	100,662	108,607	119,928	134,059	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	15,821	28	(1)								
2. 2013.....	18,698	36,930	37,095	37,092	37,092	37,092	37,092	37,092	37,092	37,092	
3. 2014.....	XXX	20,799	40,732	40,944	40,943	40,942	40,942	40,942	40,942	40,942	
4. 2015.....	XXX	XXX	22,582	44,447	44,664	44,658	44,658	44,658	44,658	44,658	
5. 2016.....	XXX	XXX	XXX	24,118	47,783	47,954	47,950	47,950	47,950	47,950	
6. 2017.....	XXX	XXX	XXX	XXX	27,939	55,442	55,725	55,719	55,719	55,719	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	32,858	64,283	64,641	64,640	64,639	(1)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	36,671	71,778	72,043	72,042	(1)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,243	79,934	80,448	514
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,906	87,288	42,382
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,502	49,502
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,396
13. Earned Premiums (Sch P-Pt. 1)	34,519	39,059	42,679	46,192	51,820	60,525	68,375	76,702	83,861	92,396	XXX

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

N O N E

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

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE P INTERROGATORIES

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

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2013		
1.603	2014		
1.604	2015		
1.605	2016		
1.606	2017		
1.607	2018		
1.608	2019.....		
1.609	2020.....		
1.610	2021.....		
1.611	2022.....		
1.612	Totals		

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

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

5.1 Fidelity1,774

5.2 Surety
6. Claim count information is reported per claim or per claimant (Indicate which) per claim.....
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [☒] No []
- 7.2 (An extended statement may be attached.)
Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2022, 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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (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 .....	.... YES.....	.....
. 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

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	.....	.....(350,000,000) .....	.....	.....	.....415,746,879 .....	.....	.....	.....	.....65,746,879 .....	.....(2,569,460,056)
.....61190	38-1814333	Auto-Owners Life Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....26638	38-2448613	Home-Owners Insurance Company .....	.....	.....	.....	.....	.....(145,149,767) .....	.....	.....	.....	.....(145,149,767) .....	.....1,899,986,886
.....32700	34-1172650	Owners Insurance Company .....	.....	.....	.....	.....	.....(270,597,111) .....	.....	.....	.....	.....(270,597,111) .....	.....426,737,458
.....32905	35-1370824	Property-Owners Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....45,114,489
.....10190	59-3265407	Southern-Owners Insurance Company .....	.....	.....150,000,000 .....	.....	.....	.....	.....	.....	.....	.....150,000,000 .....	.....138,137,586
.....42846	56-1382814	Atlantic Casualty Insurance Company .....	.....	.....200,000,000 .....	.....	.....	.....	.....	.....	.....	.....200,000,000 .....	.....36,636,897
.....12508	20-3474416	Auto-Owners Specialty Insurance Company ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....20680	03-0127400	Green Mountain Insurance Company, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....49,954,839
.....13110	03-6010097	Vermont Accident Insurance Company, Inc. .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....4,137,791
.....16020	01-0165140	State Mutual Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....2,493,373
.....28479	02-0233364	Sunapee Mutual Fire Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....1,615,955
.....	26-1187549	Peoples Business Services of NH, Inc .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....20672	02-0131910	Concord General Mutual Insurance Company .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....(46,664,627)
.....13544	95-1332270	California Capital Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....(63,291,498)
.....12890	94-1497091	Eagle West Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....95,952,441
.....23540	77-0177724	Monterey Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....(11,962,162)
.....11165	77-0576840	Nevada Capital Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....(9,389,371)
.....	45-3835840	CIG Holding Company, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	Auto-Owners Life Finance, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	47-1806878	Lake Country Finance, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9999999	Control Totals								XXX			

An intercompany pooling arrangement exists that consists of California Capital, Eagle West, Monterey Insurance, and Nevada Capital. All net written premiums, losses, loss adjustment expenses, and most underwriting expenses of the companies are pooled and shared proportionately at 61%, 16%, 11%, and 12% for California Capital, Eagle West, Monterey Insurance, and Nevada Capital, respectively. Investment expenses and expenses pertaining to corporate matters are excluded from the agreement.

ANNUAL STATEMENT FOR THE YEAR 2022 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	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	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 2022 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

		Responses
MARCH FILING		
1.	Will an actuarial opinion be filed by March 1?	YES
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	YES
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....	YES
APRIL FILING		
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6.	Will Management’s Discussion and Analysis be filed by April 1?	YES
7.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING		
8.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS








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:

11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
21.		
22.		
24.		
25.		
26.		
27.		
28.		
29.		
30.		
31.		
32.		
34.		
35.		
36.		

Bar Codes:

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 2022 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18.	Medicare Part D Coverage Supplement [Document Identifier 365]	<div><div></div><div>327002022365000000</div></div>
21.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	<div><div></div><div>327002022400000000</div></div>
22.	Bail Bond Supplement [Document Identifier 500]	<div><div></div><div>327002022500000000</div></div>
24.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	<div><div></div><div>327002022222400000</div></div>
25.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	<div><div></div><div>327002022222500000</div></div>
26.	Relief from the Requirements for Audit Committees [Document Identifier 226]	<div><div></div><div>327002022222600000</div></div>
27.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	<div><div></div><div>327002022555000000</div></div>
28.	Credit Insurance Experience Exhibit [Document Identifier 230]	<div><div></div><div>327002022230000000</div></div>
29.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	<div><div></div><div>327002022306000000</div></div>
30.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	<div><div></div><div>327002022221000000</div></div>
31.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	<div><div></div><div>327002022221600000</div></div>
32.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	<div><div></div><div>327002022221700000</div></div>
34.	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	<div><div></div><div>327002022226000000</div></div>
35.	Private Flood Insurance Supplement [Document Identifier 560]	<div><div></div><div>327002022226000000</div></div>
36.	Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]	<div><div></div><div>327002022256500000</div></div>

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

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



SUPPLEMENT FOR THE YEAR 2022 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2022
(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: \$ 2,358,226

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
\$ 173,400	\$ 212,000	\$ 544,722	\$ 544,722	%	100.0 %