



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023  
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 Lima, OH, US 45801-2305  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 6101 Anacapi Boulevard  
(Street and 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 Lansing, MI, US 48909-8160  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 6101 Anacapi Boulevard  
(Street and 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 517-323-1200  
(Name) (Area Code) (Telephone Number)  
aoacctg@aoins.com 517-323-8796  
(E-mail Address) (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  
Julie Renee Wilkinson #, 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.

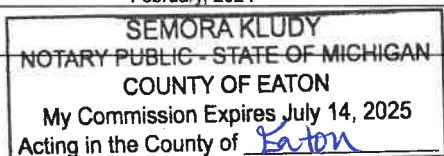
Jamie Patrick Whisnant  
CEO

William Finch Woodbury  
First Vice President, Secretary & General Counsel

Theodore William Reinbold  
Senior Vice President & Treasurer

Subscribed and sworn to before me this  
2nd day of February, 2024

Semora Kludy  
Notary  
7/14/2025



- 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.....



**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	657,030	574,477		366,131	147,301	95,389	12,085	1,257	(220)	396	117,504	21,924
2.1 Allied Lines	1,375,645	1,193,923		745,057	595,916	590,348	102,502	18,975	20,670	5,236	242,702	45,903
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	639,139	642,211		313,155	172,210	170,778	30,258	219	644	4,372	117,586	21,327
5.1 Commercial Multiple Peril (Non-Liability Portion)	26,446,044	23,677,890		13,426,277	15,309,937	14,495,941	6,254,143	267,881	349,583	763,671	4,726,283	882,460
5.2 Commercial Multiple Peril (Liability Portion)	20,166,160	19,124,032		8,297,050	4,828,003	9,620,544	18,187,789	2,511,085	4,576,461	10,658,094	3,718,355	672,911
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	4,355,829	4,091,056		2,113,857	1,400,878	1,425,585	124,436	31,360	32,543	18,612	808,859	145,347
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	36,546	36,220		21,870							6,543	1,219
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	1,004,550	971,515		382,606	421,856	367,971	3,337,332	20,828	24,397	321,071	90,464	36,337
17.1 Other Liability - Occurrence	7,613,823	7,218,522		3,281,371	4,546,505	4,783,941	7,675,763	723,583	1,548,739	3,713,330	1,321,117	254,060
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	832	694	1,289		
19.2 Other Private Passenger Auto Liability				50,000		38,272	115,211	(5,466)	(9,374)	20,434		
19.3 Commercial Auto No-Fault (Personal Injury Protection)						(2,500)		50	(696)			
19.4 Other Commercial Auto Liability	3,031,443	3,217,738		1,482,062	6,596,943	6,483,930	12,215,438	1,271,561	1,098,804	2,621,316	466,010	101,154
21.1 Private Passenger Auto Physical Damage					(1,012)	(1,058)	(47)					
21.2 Commercial Auto Physical Damage	2,004,485	1,979,255		978,388	1,514,811	1,616,208	190,231	10,445	(1,708)	23,668	296,843	66,886
22. Aircraft (all perils)												
23. Fidelity	96,619	96,931		47,905	459,826	282,861	(166,900)	23,731	23,556	129	17,736	3,558
24. Surety		(51)										
26. Burglary and Theft	33,786	36,688		15,619		(14)	200		(2)	1	6,010	1,127
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)	67,461,100	62,860,406		31,471,346	36,043,174	39,968,195	48,081,609	4,876,343	7,664,088	18,151,616	11,936,012	2,254,213
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	260,532	254,785		154,182	47,222	250,578	204,279	5,023	11,010	6,014	43,307	4,886
2.1 Allied Lines	471,661	437,419		249,922	64,489	99,130	86,537	3,194	5,651	4,130	78,905	8,845
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				822,526	2,145,342	2,044,029	328,657	50,814	45,431	47,717	291,001	30,526
5.1 Commercial Multiple Peril (Non-Liability Portion)	11,764,288	10,458,168		5,972,071	7,008,982	6,790,769	4,985,492	226,387	262,303	590,136	1,969,077	220,608
5.2 Commercial Multiple Peril (Liability Portion)	7,709,024	7,195,911		3,358,583	2,609,264	2,673,122	7,943,724	1,398,672	665,990	4,402,195	1,309,518	144,562
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	1,049,566	1,052,360		496,600	151,158	156,187	46,880	2,368	2,842	4,653	178,957	19,682
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	36,355	33,187		22,246							6,242	682
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	1,599,670	1,526,349	49,442	614,118	389,196	283,302	1,680,724	29,686	28,430	168,548	144,199	29,998
17.1 Other Liability - Occurrence	4,209,277	3,996,814		2,057,293	9,104	2,643,465	4,735,657	13,607	474,746	1,106,292	668,436	78,934
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)						5,000	5,000	135	2,149	2,014		
19.2 Other Private Passenger Auto Liability	10,818,907	8,479,640		6,159,273	5,358,752	10,019,983	10,302,546	746,863	1,544,595	1,831,672	1,786,594	211,789
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability	1,647,462	1,689,342		745,721	4,284,814	4,631,062	8,564,731	1,430,848	1,415,418	1,878,910	246,255	32,952
21.1 Private Passenger Auto Physical Damage	8,303,952	6,409,505		4,696,351	4,727,791	4,848,714	376,154	58,702	60,418	48,209	1,374,875	162,476
21.2 Commercial Auto Physical Damage	684,767	707,987		296,701	759,429	736,595	10,166	11,920	1,465	3,858	102,382	13,717
22. Aircraft (all perils)												
23. Fidelity	73,496	74,133		31,257	(80)	(6,129)	2,602	16	(151)	96	11,884	1,648
24. Surety												
26. Burglary and Theft	15,342	14,515		8,084		23	204		(1)	1	2,625	288
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)	50,272,134	43,807,858	49,442	25,684,928	27,555,464	35,175,827	39,273,353	3,978,235	4,520,295	10,094,445	8,214,656	961,591
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	387,948	319,488		208,295	50,514	52,647	3,093	13,045	13,119	21,083	61,056	12,068
2.1 Allied Lines	897,480	738,484		476,252	934,444	1,253,505	435,182	1,063	18,196		142,085	27,919
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)	20,246,430	16,726,244		10,824,490	30,806,947	38,009,337	13,299,172	437,029	1,130,393	1,342,473	3,222,898	629,825
5.2 Commercial Multiple Peril (Liability Portion)	4,921,424	4,451,442		2,020,531	3,478,241	3,736,121	4,188,899	524,223	924,251	2,480,512	803,474	153,095
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	1,480,871	1,324,896		689,185	557,696	549,073	26,394	11,131	11,484	5,008	245,698	46,067
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	245,681	227,154		102,308							36,503	7,643
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	1,344,706	1,240,461		593,069	297,624	607,866	1,586,480	40,277	78,769	157,965	103,524	41,831
17.1 Other Liability - Occurrence	2,201,544	2,012,285		1,039,739	9,459	666,811	1,581,537	28,591	181,282	560,711	341,129	68,486
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	1,312,869	2,741,599		557,096	3,494,405	1,215,825	2,631,540	151,471	(371,617)	582,214	149,873	40,841
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage	1,810,323	2,513,690		774,233	1,841,576	1,610,989	473	21,354	(19,415)	10,943	235,654	56,315
22. Aircraft (all perils)												
23. Fidelity	39,097	39,640		16,172		(1,685)	1,397		(42)	51	6,137	1,364
24. Surety												
26. Burglary and Theft	6,171	6,081		3,413		1	30				1,009	192
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)	34,894,544	32,341,465		17,304,783	41,470,906	47,700,490	23,754,197	1,228,184	1,966,419	5,161,060	5,349,040	1,085,646
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	211,021	188,814		103,854		1,407	1,898		38		36,216	4,263
2.1 Allied Lines	1,273,951	1,185,958		577,268	211,991	52,076	73,302	17,774	13,794	3,623	222,602	25,736
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood	18,552	8,585		9,967	19,912	22,138	2,225		119	119	3,451	375
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	33,809,360	31,065,633		18,455,115	32,589,369	36,736,220	13,421,933	784,996	1,156,277	1,269,151	6,421,255	683,059
5.1 Commercial Multiple Peril (Non-Liability Portion)	15,269,483	14,072,633		7,595,857	8,525,783	9,615,797	7,385,236	431,581	544,770	552,197	2,664,782	308,475
5.2 Commercial Multiple Peril (Liability Portion)	10,772,909	10,044,239		4,926,620	2,924,105	4,581,666	12,157,023	1,371,402	1,522,971	7,348,388	1,923,868	217,635
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	2,308,064	2,255,262		1,120,334	590,718	538,033	218,677	6,516	841	21,590	418,737	46,628
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	28,331	28,606		14,512							5,410	572
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	584,824	510,864		248,885	174,717	137,248	1,059,942	15,139	15,129	102,393	55,933	18,986
17.1 Other Liability - Occurrence	4,666,598	4,516,779		2,246,319	858,910	3,801,866	8,522,405	(116,735)	418,422	2,014,486	781,148	94,275
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)									45	45		
19.2 Other Private Passenger Auto Liability	18,816,591	18,302,696		9,061,593	11,257,059	14,411,903	19,989,617	2,674,652	3,147,121	3,526,136	2,988,405	379,886
19.3 Commercial Auto No-Fault (Personal Injury Protection)					275	6,354	6,079	180	3,352	3,172		
19.4 Other Commercial Auto Liability	31,806,812	30,278,737		15,397,270	10,162,925	24,231,482	42,980,358	2,631,630	5,412,898	9,108,215	5,025,415	642,132
21.1 Private Passenger Auto Physical Damage	14,866,934	14,229,093		7,139,527	11,553,743	11,815,031	831,265	82,067	92,499	99,588	2,364,354	300,156
21.2 Commercial Auto Physical Damage	12,964,336	12,165,248		6,165,418	11,710,893	12,321,784	2,077,284	108,561	139,331	201,561	2,045,060	261,738
22. Aircraft (all perils)												
23. Fidelity	75,850	72,517		32,735		(2,527)	2,625		(59)	97	13,457	1,779
24. Surety												
26. Burglary and Theft	9,095	7,441		3,720		52	76				1,651	184
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)	147,482,710	138,933,105		73,098,994	90,580,400	118,270,532	108,729,946	8,007,810	12,467,549	24,250,773	24,971,743	2,985,879
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	8,367	8,365		3,344		40	70			1	1,400	(46)
2.1 Allied Lines	26,461	25,267		13,024		506	1,403		23	66	4,544	(98)
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					(1,467)	(1,467)						
5.1 Commercial Multiple Peril (Non-Liability Portion)	298,907	287,602		127,035	193,384	56,586	158,785	22,956	27,783	24,781	48,066	(1,556)
5.2 Commercial Multiple Peril (Liability Portion)	2,675,711	2,362,678		1,074,192	1,699,403	2,210,983	2,208,821	543,045	674,276	1,400,950	436,065	(23,004)
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	435,751	420,903		196,998	121,268	72,213	21,310	583	(3,771)	2,293	70,597	(3,380)
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	304,202	320,691	21,361	58,246	40,625	(56,065)	749,228	17,316	10,794	72,086	18,827	(2,215)
17.1 Other Liability - Occurrence	2,742,328	2,562,224		1,263,829	1,235,506	1,133,689	4,103,544	1,388,253	1,294,040	3,403,125	440,608	(26,945)
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)	5,470,729	5,878,543		2,190,066	2,695,109	2,931,171	2,076,822	1,360,363	1,371,274	916,038	781,148	(40,984)
19.2 Other Private Passenger Auto Liability	32,381,701	31,454,646		13,842,079	24,964,179	30,274,427	31,675,589	2,939,450	3,624,951	5,381,774	4,637,148	(246,910)
19.3 Commercial Auto No-Fault (Personal Injury Protection)	(206)	(206)			486,758	456,639	40,245	357,756	356,986	41,030		(47)
19.4 Other Commercial Auto Liability	(16,166)	(16,132)			69,987,896	50,894,628	37,984,885	11,217,482	8,154,263	7,966,309		26
21.1 Private Passenger Auto Physical Damage	18,053,360	16,560,201		7,854,890	12,610,979	12,384,541	433,302	125,644	100,301	2,597,871		(124,053)
21.2 Commercial Auto Physical Damage	(940)	(940)			191,744	(14,122)	(61,774)	18,755	(27,431)	1,851		2
22. Aircraft (all perils)												
23. Fidelity	6,612	6,627		3,860		(269)	237		(7)	9	1,081	(35)
24. Surety		51										
26. Burglary and Theft	190	348				(5)					16	
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)	62,387,007	59,870,869	21,361	26,627,563	114,225,383	100,343,496	79,392,465	17,991,603	15,569,775	19,310,614	9,033,395	(469,200)
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	863,274	630,889		473,044	161,892	138,038	(27,188)	6,254	8,795	314	140,091	35,081
2.1 Allied Lines	1,299,849	980,066		680,523	726,343	765,867	125,747	9,897	12,885	5,748	208,579	53,141
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril					6,300	(53,585)	28,319	16,460	11,514	3,662		
4. Homeowners Multiple Peril	1,595,981	1,545,961		810,275	1,055,088	1,045,029	308,026	23,789	25,805	62,614	281,651	65,917
5.1 Commercial Multiple Peril (Non-Liability Portion)	26,665,832	23,757,272		13,584,167	19,676,772	21,487,634	9,186,090	544,595	833,064	965,763	4,342,092	1,109,577
5.2 Commercial Multiple Peril (Liability Portion)	18,571,696	17,652,718		7,772,947	8,130,210	9,924,036	22,347,477	3,460,488	3,028,460	12,622,620	3,092,635	772,891
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	4,799,512	4,641,858		2,323,175	2,592,707	2,443,853	172,242	88,848	79,785	27,580	807,765	199,755
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	34,968	30,340		11,483							5,845	1,454
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	14,390,794	14,717,588		5,720,679	6,645,801	3,242,535	34,184,114	465,837	288,481	3,351,274	1,069,322	698,714
17.1 Other Liability - Occurrence	15,895,599	15,187,239		7,688,990	10,032,898	17,020,723	18,804,423	671,083	1,487,709	3,041,030	2,467,958	661,525
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)					218,247	193,470	129,009	41,465	26,611	58,716		
19.2 Other Private Passenger Auto Liability	236,047,890	216,675,897		110,626,125	163,487,127	207,482,868	208,470,501	12,691,329	20,088,053	37,220,644	34,861,252	9,822,435
19.3 Commercial Auto No-Fault (Personal Injury Protection)								1,215				
19.4 Other Commercial Auto Liability	44,028,469	41,621,991		21,955,943	25,267,779	41,228,129	61,835,473	2,452,499	5,540,222	13,316,635	6,446,475	1,832,382
21.1 Private Passenger Auto Physical Damage	143,825,929	135,624,283		66,313,717	91,728,310	92,733,482	6,242,597	909,058	818,904	877,410	21,261,767	5,985,474
21.2 Commercial Auto Physical Damage	12,132,669	11,697,927		6,033,495	7,883,627	8,249,855	1,052,169	80,636	83,913	122,330	1,765,896	504,973
22. Aircraft (all perils)												
23. Fidelity	182,641	176,766		89,757		(3,710)	6,629		(142)	244	29,254	8,208
24. Surety												
26. Burglary and Theft	18,759	19,864		9,824		(2,967)	221		(37)	1	3,041	781
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)	520,353,863	484,960,660		244,094,144	337,613,100	405,895,256	362,865,850	21,463,453	32,335,238	71,676,585	76,783,623	21,752,308
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	155,760	140,956		67,973	(5,114)	1,438		(148)	42	26,700	2,790	
2.1 Allied Lines	197,910	180,146		98,116	(22,946)	14,507		3,117	(2,694)	33,772	3,550	
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)	4,809,935	4,404,955		2,429,306	3,667,326	3,879,732	2,501,014	98,224	122,625	190,798	840,037	86,331
5.2 Commercial Multiple Peril (Liability Portion)	6,410,096	6,789,967		2,425,604	1,134,821	2,053,037	6,648,632	349,490	454,294	4,040,298	1,152,202	116,019
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	1,877,814	2,082,841		878,040	1,037,461	1,023,784	79,285	39,593	39,629	9,102	339,690	34,285
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	69,070	60,263		38,080							11,618	1,236
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	3,896,969	3,853,037		1,778,349	165,265	667,242	2,340,164	168,100	350,037	1,514,615	670,192	70,256
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)						(2,180)		420	(326)			
19.4 Other Commercial Auto Liability	884,799	1,905,457		365,985	1,676,631	142,866	2,746,210	187,548	(163,810)	592,461	163,846	17,908
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage	553,637	1,131,746		241,219	902,569	760,876	49,481	25,115	4,019	10,908	101,617	11,092
22. Aircraft (all perils)												
23. Fidelity	20,422	22,994		8,480		(1,028)	754		(26)	28	3,628	455
24. Surety												
26. Burglary and Theft	2,969	3,032		581		4	95		(1)	503	54	
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)	18,879,382	20,575,394		8,331,734	8,750,085	8,496,273	14,381,581	871,606	803,598	6,359,066	3,343,804	344,376
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

19.1D





ANNUAL STATEMENT FOR THE YEAR 2023 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 2023 NAIC Company Code 32700

Table with columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid/Incurred, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Auto, Life, etc.

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

19.1L



**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	369	215		174		3	5				73	18
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	183,272	192,054		94,322	58,162	45,957	21,961	1,016	(291)	2,294	47,831	9,174
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	2,431	2,635		1,336		83	78			7	657	122
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	1,057,795	1,044,557		537,918	500,000	771,518	786,167	7,527	11,729	18,778	242,277	52,895
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					409,962	328,627	132,372	23,305	4,266	22,749		
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage					(9,556)	(9,515)	19	6,841	6,841			
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)	1,243,901	1,239,494		633,763	958,568	1,136,673	940,602	38,689	22,545	43,828	290,846	62,211
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

19.IN



ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Table with columns: Line of Business, Gross Premiums (Written, Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc.

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(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health service 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 2023 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 2023

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	168,648	152,050		79,271		1,093	1,619		32		32,117	3,961
2.1 Allied Lines	379,514	327,896		194,286	87,400	137,284	69,089	225	2,903	3,306	72,123	8,914
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)	6,364,461	5,796,685		3,515,047	6,063,299	4,657,284	785,471	145,922	75,064	90,745	1,240,976	149,486
5.2 Commercial Multiple Peril (Liability Portion)	2,036,860	1,932,901		901,231	784,692	1,507,629	1,885,634	467,127	829,322	1,163,961	408,950	47,841
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	759,313	717,744		356,602	410,343	398,657	21,627	9,153	9,036	4,267	150,300	17,834
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	46,602	38,450		25,444							9,322	1,095
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	836,163	827,166		346,472	134,353	(139,941)	1,340,318	125,222	103,856	131,539	83,260	33,937
17.1 Other Liability - Occurrence	1,332,834	1,268,452		590,510	81,574	472,305	2,020,247	95,814	240,038	463,125	249,081	31,305
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)	6,419	5,901		2,892	1,086	3,990	1,465	422	1,438	945	1,068	151
19.4 Other Commercial Auto Liability	294,460	276,669		141,878	788,577	641,072	484,608	201,539	180,429	102,849	49,357	6,916
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage	189,134	67,852		87,810	116,030	66,539	190,169	2,287	(11,557)	15,222	31,478	4,442
22. Aircraft (all perils)												
23. Fidelity	15,586	16,423		8,903		(586)	602		(14)	22	3,119	422
24. Surety												
26. Burglary and Theft	1,711	1,597		1,165		2	15				338	40
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)	12,431,706	11,429,786		6,251,510	8,467,356	7,745,329	6,800,864	1,047,711	1,430,547	1,976,028	2,331,490	306,344
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023 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 .....	431,979	427,823		184,368	169,775	164,978	2,638	4,829	4,727	114	70,858	9,689
2.1 Allied Lines .....	718,396	698,019		374,636	297,581	297,967	74,111	5,954	7,275	3,692	122,172	16,121
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 .....					500	(1,409)	19,991	2,969	2,732		1,814	
5.1 Commercial Multiple Peril (Non-Liability Portion) .....	27,744,949	25,654,649		13,612,672	32,921,461	33,307,596	28,917,116	694,137	720,487	4,460,335	4,938,467	621,209
5.2 Commercial Multiple Peril (Liability Portion) .....	11,183,208	10,534,496		4,746,824	3,572,628	5,145,201	9,354,375	829,032	1,224,226	5,084,438	2,021,888	250,492
6. Mortgage Guaranty .....												
8. Ocean Marine .....												
9. Inland Marine .....	2,411,203	2,307,309		1,188,138	980,591	1,050,008	179,308	21,596	28,972	20,634	437,450	54,145
10. Financial Guaranty .....												
11.1 Medical Professional Liability - Occurrence .....												
11.2 Medical Professional Liability - Claims-Made .....												
12. Earthquake .....	867,103	874,668		353,489							154,961	19,437
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 .....	2,213,400	2,075,414		925,727	1,579,342	1,531,402	3,698,149	51,806	73,512	375,004	189,156	51,771
17.1 Other Liability - Occurrence .....	5,076,849	4,818,043		2,288,930	599,241	63,071	3,565,769	108,599	266,524	789,759	826,740	113,745
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) .....					(180)	(180)	16,000		(692)	6,445		
19.2 Other Private Passenger Auto Liability .....					(5,082)	(303,541)	29,000	583	(58,204)	5,520		
19.3 Commercial Auto No-Fault (Personal Injury Protection) .....	574,796	563,176		277,990	316,227	488,135	309,323	17,200	143,634	176,053	85,785	13,629
19.4 Other Commercial Auto Liability .....	24,041,322	22,918,020		11,873,150	11,242,763	18,801,316	29,661,534	976,614	2,444,174	6,330,317	3,632,775	567,636
21.1 Private Passenger Auto Physical Damage .....					(2,220)	(2,191)						
21.2 Commercial Auto Physical Damage .....	11,432,220	10,886,377		5,563,903	12,619,697	14,955,833	2,844,312	101,682	276,591	277,250	1,728,606	256,216
22. Aircraft (all perils) .....												
23. Fidelity .....	42,374	42,336		21,199		(1,555)	1,512		(37)	56	7,624	1,071
24. Surety .....												
26. Burglary and Theft .....	8,782	8,823		3,569		3	47				1,596	198
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) .....	86,746,581	81,809,153		41,414,593	64,292,325	75,496,634	78,673,186	2,815,001	5,133,921	17,531,432	14,218,078	1,975,357
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page .....												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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												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
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

19.MI



ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	824,768	668,424		434,475	542,345	195,244	19,574	11,492	736	692	127,946	14,531
2.1 Allied Lines	1,488,414	1,295,813		725,483	1,842,018	1,983,375	709,509	19,623	35,599	34,444	233,199	27,053
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril	360,263	4,688,925		3,876	6,594,509	5,282,390	2,425,042	72,007	18,216	329,843	(39,773)	6,737
4. Homeowners Multiple Peril	1,299,713	1,273,454		696,091	1,173,101	1,087,422	213,568	48,386	42,491	29,484	224,185	23,008
5.1 Commercial Multiple Peril (Non-Liability Portion)	62,990,374	54,015,089		32,814,336	58,573,242	62,551,633	26,681,942	548,283	628,567	2,721,707	10,081,078	1,122,904
5.2 Commercial Multiple Peril (Liability Portion)	25,434,934	24,010,797		10,245,709	7,026,045	13,608,805	21,370,379	2,073,079	4,992,446	12,682,712	4,189,961	462,408
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	6,572,455	6,350,046		3,071,012	3,366,027	3,325,130	413,178	74,874	78,559	53,350	1,083,250	119,497
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	13,614	10,555		5,960							2,287	247
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	25,254,883	24,511,686		9,666,625	9,981,120	14,610,239	46,163,580	809,559	1,404,432	4,519,423	1,928,022	126,273
17.1 Other Liability - Occurrence	17,683,683	16,667,183		8,438,679	7,394,661	9,711,530	13,162,123	247,460	400,783	1,318,477	2,678,452	321,493
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)	18,227,539	17,106,472		7,398,141	11,134,353	12,696,582	6,842,737	722,245	1,193,909	3,099,609	2,694,366	348,856
19.2 Other Private Passenger Auto Liability	63,824,445	58,401,591		26,587,104	37,728,534	46,238,840	44,658,171	1,540,303	2,536,181	7,095,968	9,488,851	1,191,945
19.3 Commercial Auto No-Fault (Personal Injury Protection)	275,490	270,665		124,240	(59,473)	11,253	333,021	15,023	107,723	175,370	38,566	5,299
19.4 Other Commercial Auto Liability	4,287,333	4,146,332		1,976,970	4,350,761	3,906,981	11,444,166	522,411	490,313	2,227,834	605,231	81,164
21.1 Private Passenger Auto Physical Damage	108,468,554	97,566,046		45,160,209	74,209,775	73,957,814	2,763,804	769,291	698,244	488,886	16,199,602	1,970,050
21.2 Commercial Auto Physical Damage	6,014,202	5,729,530		2,704,299	7,806,573	7,772,016	769,543	24,261	(14,762)	84,866	839,274	109,232
22. Aircraft (all perils)												
23. Fidelity	170,971	168,157		76,506	(1,963)	26,383	21,110		413	777	27,361	3,689
24. Surety												
26. Burglary and Theft	36,205	34,375		16,216	17,148	11,777	(5,187)	(1)		1	5,942	658
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)	343,227,840	316,915,140		150,145,930	231,678,773	256,977,412	177,986,260	7,498,297	12,613,848	34,863,443	50,407,800	5,935,045
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	662,130	579,419		358,703	2,238	(15,081)	5,932	750	248	177	113,549	10,811
2.1 Allied Lines	1,420,028	1,248,770		812,791	787,863	955,708	247,660	9,568	19,116	12,109	243,495	23,186
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						(21,000)		5,262	3,296			
5.1 Commercial Multiple Peril (Non-Liability Portion)	30,742,961	26,592,898		16,812,244	26,572,648	32,172,776	15,377,108	410,118	1,020,336	1,472,920	5,308,117	501,957
5.2 Commercial Multiple Peril (Liability Portion)	13,270,488	12,336,364		5,986,390	6,088,471	10,190,076	14,250,362	2,322,530	4,208,702	8,446,057	2,348,132	216,675
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	2,720,020	2,548,462		1,318,431	1,362,708	1,412,800	92,636	227,414	226,454	15,057	483,057	44,411
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	563,851	496,796		319,841		10,600	10,600				97,860	9,206
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	3,724,796	3,839,576		1,356,266	2,101,461	(361,770)	14,569,405	126,738	(39,131)	1,425,290	327,814	135,327
17.1 Other Liability - Occurrence	5,597,977	5,025,087		2,795,483	2,771,239	4,317,399	4,200,032	121,572	3,726	662,644	926,590	91,401
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					2,374,085	878,252	2,171,338	314,850	21,356	418,153	(3)	
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability	4,277,193	4,093,687		2,139,132	12,387,859	12,370,728	12,922,635	1,197,341	1,124,603	2,795,029	667,194	69,836
21.1 Private Passenger Auto Physical Damage					(14,543)	(9,750)	3,376	1,684	1,899	215		(4)
21.2 Commercial Auto Physical Damage	3,993,913	3,836,466		1,811,063	2,366,093	3,259,317	1,215,239	57,959	91,947	106,423	606,714	65,211
22. Aircraft (all perils)												
23. Fidelity	81,155	80,111		37,576	158,805	78,130	(71,897)	6,660	6,500	106	14,101	1,601
24. Surety												
26. Burglary and Theft	11,853	10,961		4,424		8	58				2,071	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)	67,066,365	60,688,595		33,752,343	56,958,926	65,238,191	64,994,484	4,802,445	6,689,051	15,354,179	11,138,686	1,169,815
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	96,652	75,148		50,189	699	880		21	26		16,878	1,442
2.1 Allied Lines	555,231	436,974		274,549	303,972	351,624	126,056	1,652	5,173	6,132	96,955	8,296
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)	15,463,967	12,396,658		8,018,777	9,250,895	9,457,935	5,082,292	159,071	182,128	437,474	2,732,695	231,925
5.2 Commercial Multiple Peril (Liability Portion)	4,593,292	4,079,859		1,893,725	1,431,335	1,517,124	2,982,263	335,218	171,710	1,696,050	818,347	69,271
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	1,466,998	1,352,298		624,251	299,913	652,066	393,424	4,672	36,044	36,987	262,822	22,170
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	68,510	53,562		41,674							12,395	1,027
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	2,900,094	2,723,378		1,095,768	1,384,708	642,109	4,016,229	173,306	129,832	405,034	241,567	93,089
17.1 Other Liability - Occurrence	3,043,126	2,678,553		1,508,666	1,072	1,067,913	2,186,401	46,494	158,677	250,926	478,135	45,929
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)					1,089	9,918	8,829	1,081	4,670	3,589		
19.2 Other Private Passenger Auto Liability	16,698,244	14,172,509		7,932,173	10,706,958	12,423,930	11,184,308	293,467	512,734	1,955,316	2,494,642	242,901
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability	900,571	1,047,845		414,713	1,684,937	528,221	2,022,152	57,664	(210,885)	443,097	116,211	13,100
21.1 Private Passenger Auto Physical Damage	19,685,377	17,449,216		9,042,966	11,030,081	11,110,050	368,032	109,401	98,321	76,152	2,942,207	286,354
21.2 Commercial Auto Physical Damage	1,893,277	1,973,585		797,606	1,943,052	2,125,337	310,304	11,601	4,398	33,379	262,325	27,541
22. Aircraft (all perils)												
23. Fidelity	31,263	31,490		15,236		(1,043)	1,131		(24)	42	5,462	559
24. Surety												
26. Burglary and Theft	968	1,855		482		(48)	9		(1)		155	16
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)	67,397,569	58,472,931		31,710,772	38,038,011	39,885,836	28,687,410	1,193,627	1,092,785	5,344,668	10,480,796	1,043,620
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) of 5,040.

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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												805
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)												1,460
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Table with columns for Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Credit A&H, Vision Only, Dental, Disability Income, Medicare Supplement, Medicaid Title XIX, Medicare Title XVIII, Long-Term Care, Federal Employees Health Benefits Plan, Other Health, Workers' Compensation, Other Liability, Excess Workers' Compensation, Products Liability, Private Passenger Auto No-Fault, Other Private Passenger Auto Liability, Commercial Auto No-Fault, Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft, Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3498).

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(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 2023 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 2023

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	203,413	171,244		77,609	48,896	80,638	2,466,268		1,538	72,494	32,327	3,614
2.1 Allied Lines	533,066	448,049		200,888	72,413	13,880	32,040	663	(694)	1,566	84,152	9,470
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril					4,713	(44,207)	2,145	4,869	271	385	7	
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	8,978,392	7,587,499		4,454,376	7,819,486	5,623,727	3,139,379	166,527	69,924	300,069	1,517,089	159,505
5.2 Commercial Multiple Peril (Liability Portion)	3,867,878	3,622,712		1,505,609	1,722,463	1,786,332	2,754,024	279,388	256,388	1,692,227	661,902	68,714
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	828,901	813,742		386,708	434,416	422,793	42,507	2,976	3,041	5,971	144,445	14,726
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	1,325	1,257		786							196	24
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	2,223,764	2,128,994		1,105,629	154,859	5,555,331	7,906,535	17,876	(292,094)	292,987	349,073	39,506
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)	918,948	864,303		397,171	605,037	582,843	432,646	32,429	6,119	193,293	139,895	16,859
19.2 Other Private Passenger Auto Liability	5,595,671	5,221,844		2,468,662	3,078,069	3,907,285	4,203,629	89,822	182,922	664,387	852,393	101,112
19.3 Commercial Auto No-Fault (Personal Injury Protection)	22,207	30,369		9,506	78,750	43,762	17,544	1,253	(4,714)	11,182	3,269	439
19.4 Other Commercial Auto Liability	677,515	819,433		290,931	99,505	(1,774,131)	1,095,255	1,451	(338,911)	211,188	100,676	12,672
21.1 Private Passenger Auto Physical Damage	10,110,445	9,093,537		4,577,254	6,441,001	6,320,339	122,874	58,454	46,994	37,863	1,545,896	179,616
21.2 Commercial Auto Physical Damage	1,845,478	1,798,028		830,716	875,337	985,713	254,844	4,808	(658)	23,849	276,150	32,786
22. Aircraft (all perils)												
23. Fidelity	23,987	20,812		10,168		(509)	783		(10)	29	4,092	490
24. Surety												
26. Burglary and Theft	5,174	3,802		2,407		12	20				893	92
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)	35,836,164	32,625,625		16,318,421	21,434,946	23,503,809	22,470,492	660,515	(69,884)	3,507,490	5,712,455	639,624
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	718,203	636,919		249,993	300,716	(94,313)	3,495		(11,465)	188	127,379	8,906
2.1 Allied Lines	826,392	760,684		320,910	87,785	32,470	97,208	339	(374)	4,625	146,518	10,248
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood		101		15		14	14		1		24	1
3. Farmowners Multiple Peril	2,383,311	4,443,788		477,433	3,284,150	3,073,823	989,106	68,887	88,172	136,300	515,063	29,556
4. Homeowners Multiple Peril	233,088	238,994		114,090	150,003	154,199	25,303	(293)	768	3,660	43,468	2,891
5.1 Commercial Multiple Peril (Non-Liability Portion)	42,434,766	37,957,904		21,738,006	26,045,202	29,680,814	16,142,028	530,534	1,341,895	1,918,115	7,833,952	526,237
5.2 Commercial Multiple Peril (Liability Portion)	16,310,633	15,248,625		7,088,186	3,510,463	5,789,517	15,493,607	1,562,386	2,093,778	8,942,660	3,059,483	202,269
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	3,517,003	3,397,671		1,697,187	692,282	777,455	224,891	14,786	20,424	22,943	673,923	43,615
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	337,116	311,084		165,194							61,771	4,181
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	10,429,004	10,043,799		5,204,069	4,147,022	6,898,361	11,327,295	223,931	374,412	978,276	1,749,343	130,592
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)					5,920	11,975	8,555	779	3,289	3,625		
19.2 Other Private Passenger Auto Liability	13,319,961	12,928,946		4,903,627	7,600,213	8,767,714	9,637,288	608,441	734,170	1,706,546	2,162,996	165,555
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability	3,670,639	3,410,367		1,830,412	1,543,936	2,489,448	5,300,963	558,139	731,192	1,123,064	557,749	45,520
21.1 Private Passenger Auto Physical Damage	13,048,529	12,140,244		4,998,533	8,284,205	8,263,512	195,635	83,414	68,844	55,802	2,114,599	162,139
21.2 Commercial Auto Physical Damage	2,523,066	2,224,497		1,257,414	1,729,830	1,501,794	151,588	5,396	(16,183)	20,697	386,805	31,289
22. Aircraft (all perils)												
23. Fidelity	176,600	168,895		78,978		(4,797)	6,389		(104)	235	32,762	2,724
24. Surety												
26. Burglary and Theft	36,542	35,103		16,581		47	200		(1)	1	6,846	453
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)	109,964,990	103,947,622		50,140,629	57,381,727	67,342,033	59,603,565	3,656,740	5,428,819	14,916,738	19,472,682	1,366,175
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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												755
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												755
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)												1,510
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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

19 OR





ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	194,702	147,675		115,631	11,312,725	2,525,570	3,211,446	140,426	(111,192)	96,757	36,181	4,264
2.1 Allied Lines	193,565	150,885		113,250	168,743	170,559	10,106		218	487	35,477	4,235
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)	7,009,342	5,830,053		3,976,422	4,405,264	6,243,724	3,978,457	128,342	267,632	292,044	1,296,391	153,399
5.2 Commercial Multiple Peril (Liability Portion)	2,590,128	2,331,648		1,258,618	281,052	1,044,929	1,973,439	293,035	633,322	1,168,694	489,167	56,837
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	725,404	678,108		399,392	171,991	164,111	19,971	8,128	7,813	2,620	136,758	15,945
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	5,777	3,793		3,192							1,053	126
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	767,985	697,410		310,443	175,269	145,907	701,246	11,884	12,348	70,382	77,099	(98,364)
17.1 Other Liability - Occurrence	546,331	481,487		283,477	242,238	397,217	376,429	74,938	163,398	243,314	100,081	11,982
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)	25,033	24,850		10,625		10,492	7,083		4,654	3,684	4,059	577
19.4 Other Commercial Auto Liability	603,686	539,280		298,653	79,379	75,494	1,099,109	52,826	63,414	215,253	95,554	13,678
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage	559,473	516,303		251,237	201,768	232,299	54,623	1,103	1,970	4,782	88,768	12,062
22. Aircraft (all perils)												
23. Fidelity	19,253	21,090		10,599		(981)	788		(25)	(981)	3,506	501
24. Surety												
26. Burglary and Theft	3,387	3,548		2,239	11,100	4,612	(3,438)		(36)		648	75
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)	13,244,065	11,426,131		7,033,780	17,049,529	11,013,933	11,429,259	710,082	1,043,516	2,098,046	2,364,743	175,316
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

19.PA



ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Table with columns for Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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, and Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	85,575	74,133		35,933		594	806		18	24	14,189	2,229
2.1 Allied Lines	273,026	227,287		116,357	97,096	136,414	553,462		9,582	26,064	44,652	7,112
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril	(2,038)	340,096			1,445,568	434,622	250,749	13,358	(78,901)	36,189	(13,607)	(53)
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	8,795,090	7,772,715		4,199,842	6,066,341	5,352,884	2,378,179	42,335	(86,925)	241,133	1,461,231	229,111
5.2 Commercial Multiple Peril (Liability Portion)	4,264,499	3,981,717		1,524,439	1,403,160	1,198,247	3,182,790	200,190	(183,384)	1,888,214	713,463	111,090
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	1,246,430	1,230,863		526,484	406,071	412,339	23,088	3,591	4,270	4,778	207,585	32,469
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	3,338	2,251		1,562							568	87
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	2,140,646	2,135,026		719,549	1,241,096	4,089,993	6,854,484	32,962	329,970	673,043	147,392	55,764
17.1 Other Liability - Occurrence	2,174,894	2,049,237		985,171	26,857	749,070	1,636,819	12,879	58,496	164,117	330,636	56,656
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					1,030,867	393,794	127,919	45,916	(64,455)	37,559	14	
19.3 Commercial Auto No-Fault (Personal Injury Protection)					247	95	(238)	13	(157)			
19.4 Other Commercial Auto Liability	1,071,064	1,452,816		483,082	1,311,127	1,087,361	1,424,892	21,875	(28,939)	305,234	141,379	27,901
21.1 Private Passenger Auto Physical Damage					(891)	(626)	(91)	3	3		1	
21.2 Commercial Auto Physical Damage	2,766,095	3,027,003		1,368,655	625,416	345,863	169,965	8,118	(43,671)	18,303	378,167	72,057
22. Aircraft (all perils)												
23. Fidelity	20,005	20,699		8,498	(575)	(1,283)	703		(17)	26	3,278	590
24. Surety												
26. Burglary and Theft	6,576	5,151		2,882		8	23				1,127	171
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)	22,845,199	22,318,995		9,972,453	13,652,379	14,199,376	16,603,550	381,240	(84,111)	3,394,683	3,430,075	595,185
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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



**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023 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	690,609	619,631		388,333	22,423	26,661	6,229		125	184	135,364	18,789
2.1 Allied Lines	1,113,616	948,922		618,052	1,098,221	24,380,073	23,363,808	8,857	1,104,069	1,097,954	216,858	30,297
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)	30,094,440	26,766,508		15,351,790	23,772,807	30,759,753	12,911,499	395,546	1,257,546	1,418,146	5,949,053	818,758
5.2 Commercial Multiple Peril (Liability Portion)	13,448,231	12,566,116		5,759,692	3,117,870	3,908,524	12,753,470	994,954	441,153	7,141,728	2,694,186	365,876
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	3,840,158	3,724,937		1,831,624	1,883,913	1,896,611	119,249	47,150	51,095	17,637	766,880	104,476
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	465,280	397,811		249,044							94,595	12,659
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	3,115,988	3,137,555		1,253,227	1,409,770	344,642	5,045,943	107,425	25,014	497,073	296,862	84,774
17.1 Other Liability - Occurrence	6,248,048	5,937,584		3,037,031	2,525,980	4,995,597	10,950,161	454,131	1,142,775	2,381,974	1,119,643	169,986
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)						7,400	7,400	24	3,873	3,849		
19.4 Other Commercial Auto Liability	1,758,963	4,864,741		840,715	3,626,267	1,445,473	10,845,094	724,491	155,070	2,313,878	336,930	47,855
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage	2,115,564	3,585,312		908,012	3,374,007	3,075,619	221,292	28,649	(11,110)	40,242	363,495	57,557
22. Aircraft (all perils)												
23. Fidelity	68,325	64,671		32,641		(2,123)	2,466		(48)	91	13,581	2,080
24. Surety												
26. Burglary and Theft	8,362	12,166		3,076		(18)	64		(1)		1,732	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)	62,967,585	62,625,954		30,273,234	40,831,258	70,838,212	76,226,675	2,761,226	4,169,558	14,912,753	11,989,179	1,713,335
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

19.TN



ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Table with columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid/Incurred, and Taxes, Licenses and Fees.

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	180,212	156,049		79,248	181	1,435	1,722	28	65	83	34,078	4,978
2.1 Allied Lines	297,654	253,568		141,290	74,097	122,873	64,107	268	2,819	3,193	56,087	8,224
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				11,392	1,709	(1,388)	204,824	1,015	148	19,956		
5.1 Commercial Multiple Peril (Non-Liability Portion)	22,679,031	19,704,181		11,173,061	14,840,573	12,308,088	6,086,318	264,571	202,499	557,237	4,386,150	626,287
5.2 Commercial Multiple Peril (Liability Portion)	7,737,922	7,397,741		3,170,725	1,773,792	3,932,182	6,646,456	542,607	1,441,980	3,908,625	1,496,994	260,660
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	1,880,093	1,867,487		920,187	857,034	882,617	42,852	75,520	76,991	8,236	366,966	52,045
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	188,591	162,012		95,077							36,196	5,221
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	1,739,503	1,761,363		667,808	531,662	430,789	2,515,130	27,816	23,928	245,977	174,011	52,375
17.1 Other Liability - Occurrence	3,698,718	3,436,068		1,782,450	327,423	1,356,322	2,702,875	1,370	7,999	284,748	639,437	110,581
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)						(21)						
19.2 Other Private Passenger Auto Liability	16,770,392	15,031,951		8,339,380	9,858,926	12,512,179	11,366,761	613,056	1,080,840	1,988,056	2,712,795	499,444
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability	1,537,499	1,541,885		720,550	748,102	1,207,574	1,552,632	71,620	159,157	332,882	248,443	46,339
21.1 Private Passenger Auto Physical Damage	14,727,058	12,925,937		7,349,632	9,147,490	9,226,805	396,154	138,083	137,910	67,949	2,387,664	422,747
21.2 Commercial Auto Physical Damage	854,637	866,391		433,672	2,278,215	2,250,835	17,807	33,692	36,080	10,417	138,184	23,766
22. Aircraft (all perils)												
23. Fidelity	111,321	105,933		49,755		(3,562)	3,908		(82)	144	21,289	3,440
24. Surety												
26. Burglary and Theft	13,617	13,063		7,524		24	105		(1)		2,619	377
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)	72,416,248	65,223,628		34,941,751	40,439,205	44,226,752	31,601,652	1,769,646	3,170,333	7,427,502	12,700,913	2,116,484
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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												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
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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**ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

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	487,276	371,437		208,394	150,563	(15,533)	213,746	2,014	(2,810)	6,300	73,772	7,667
2.1 Allied Lines	596,526	522,082		252,309	562,767	645,747	162,739	494	5,954	8,043	80,835	9,389
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril	(372)	65,694			678,633	60,038	480,988	15,874	(29,293)	63,851	(5,830)	(6)
4. Homeowners Multiple Peril	464,760	417,287		253,041	140,565	372,658	332,302	4,727	38,894	46,515	82,067	7,308
5.1 Commercial Multiple Peril (Non-Liability Portion)	29,496,368	26,105,992		14,852,769	20,779,979	19,906,811	9,606,105	358,884	257,849	1,107,791	4,864,104	464,340
5.2 Commercial Multiple Peril (Liability Portion)	9,893,921	9,587,753		4,343,079	4,198,877	4,389,438	7,900,996	967,552	687,062	4,469,772	1,643,252	155,753
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	2,481,997	2,355,595		1,164,690	665,536	780,793	177,001	37,178	50,105	21,356	417,770	39,072
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	21,014	21,036		10,878							1,259	331
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	3,442,163	3,523,133	590,458	1,209,524	1,589,701	1,222,953	5,428,353	93,634	70,883	540,815	272,550	27,184
17.1 Other Liability - Occurrence	9,653,802	9,099,898		4,607,012	2,603,108	5,409,647	7,486,132	84,532	260,247	540,522	1,477,616	151,973
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)					188,904	160,978	50,600	9,284	667	8,543		
19.2 Other Private Passenger Auto Liability	38,411,580	35,136,972		17,243,704	18,327,304	22,170,506	26,566,508	714,304	1,320,573	4,707,580	5,723,996	604,686
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability	2,466,033	4,722,156		1,059,522	2,689,105	(178,435)	3,367,655	154,227	(494,492)	726,107	322,445	38,821
21.1 Private Passenger Auto Physical Damage	45,428,079	40,186,799		20,719,862	31,766,775	31,699,109	899,410	348,846	331,839	197,323	6,805,218	715,141
21.2 Commercial Auto Physical Damage	1,903,874	3,529,297		802,589	3,771,938	3,829,461	414,567	21,877	13,560	55,396	253,608	29,971
22. Aircraft (all perils)												
23. Fidelity	71,040	68,383		33,230	10,000	(5,014)	1,809	435	134	209	11,565	1,349
24. Surety												
26. Burglary and Theft	7,645	7,524		3,169		2	36				1,296	120
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)	144,825,706	135,720,978	590,458	66,763,772	88,123,755	90,449,159	63,088,945	2,813,861	2,511,171	12,500,124	22,025,525	2,253,100
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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 2023

NAIC Company Code 32700

Table with columns for Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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, and Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc.

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 1**

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool														
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates														
AA-9991300	.00000	Alabama Insurance Underwriting Association - 14	AL	361		39	39		2,660	225				
AA-9991125	.00000	Minnesota CAIP - 87	MN											
AA-9991217	.00000	Missouri Fair Plan - 37	MO						4	3				
AA-9991221	.00000	North Carolina Fair Plan - 32	NC	3,814		507	507		2,792	2,327				
AA-9991222	.00000	Ohio Fair Plan - 36	OH	76		19	19		220	40				
AA-9991147	.00000	South Carolina CAIP - 90	SC											
AA-9991148	.00000	South Carolina Reins Fac - 63	SC											
57-0629683	.34134	South Carolina Wind/Hail Underwriting Assoc. - 72	SC	345		38	38		337	192				
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				4,597		604	604		6,014	2,787				
1299999. Total - Pools and Associations				4,597		604	604		6,014	2,787				
9999999 Totals				4,597		604	604		6,014	2,787				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2023 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		254,377	10,323	704	268,783	32,247	89,108	4,755	72,822		478,741		34,824		443,917	
0399999		Total Authorized - Affiliates - U.S. Non-Pool - Other			254,377	10,323	704	268,783	32,247	89,108	4,755	72,822		478,741		34,824		443,917	
0499999		Total Authorized - Affiliates - U.S. Non-Pool			254,377	10,323	704	268,783	32,247	89,108	4,755	72,822		478,741		34,824		443,917	
0799999		Total Authorized - Affiliates - Other (Non-U.S.)																	
0899999		Total Authorized - Affiliates			254,377	10,323	704	268,783	32,247	89,108	4,755	72,822		478,741		34,824		443,917	
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			254,377	10,323	704	268,783	32,247	89,108	4,755	72,822		478,741		34,824		443,917	
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)			254,377	10,323	704	268,783	32,247	89,108	4,755	72,822		478,741		34,824		443,917	
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																	
9999999		Totals			254,377	10,323	704	268,783	32,247	89,108	4,755	72,822		478,741		34,824		443,917	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0315280	Auto-Owners Insurance Company					34,824	443,917		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX		34,824	443,917		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX		34,824	443,917		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX											XXX		
0899999	Total Authorized - Affiliates			XXX		34,824	443,917								XXX		
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX		34,824	443,917								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		34,824	443,917								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		34,824	443,917								XXX		

ANNUAL STATEMENT FOR THE YEAR 2023 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	38 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 .....	11,027						11,027		11,027								
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		11,027						11,027		11,027								XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool		11,027						11,027		11,027								XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																		XXX
0899999. Total Authorized - Affiliates		11,027						11,027		11,027								XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		11,027						11,027		11,027								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)		11,027						11,027		11,027								XXX
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																		XXX
9999999 Totals		11,027						11,027		11,027								XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 3 (Continued)**

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
38-0315280	Auto-Owners Insurance Company		XXX	XXX				XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other		XXX	XXX				XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool		XXX	XXX				XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)		XXX	XXX				XXX	XXX	
0899999	Total Authorized - Affiliates		XXX	XXX				XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX				XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX		XXX	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX		XXX	
2299999	Total Unauthorized - Affiliates				XXX	XXX	XXX		XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX		XXX	
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999	Total Certified - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		XXX	XXX				XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		XXX	XXX				XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates		XXX	XXX				XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		XXX	XXX				XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)									
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)									
9999999	Totals									



ANNUAL STATEMENT FOR THE YEAR 2023 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
<b>NONE</b>				
<b>Total</b>				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	Auto-Owners Insurance Company .....	40.000	17,512
2.	Auto-Owners Insurance Company .....	37.000	133
3.	Auto-Owners Insurance Company .....	35.000	108,653
4.	Auto-Owners Insurance Company .....	32.000	3,438
5.	Auto-Owners Insurance Company .....	30.000	17,692

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

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	Auto-Owners Insurance Company .....	478,741	254,377	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 2023 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) .....	4,910,974,228		4,910,974,228
2. Premiums and considerations (Line 15) .....	599,117,137		599,117,137
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	11,027,398	(11,027,398)	
4. Funds held by or deposited with reinsured companies (Line 16.2) .....			
5. Other assets .....	125,218,206		125,218,206
6. Net amount recoverable from reinsurers .....		443,917,184	443,917,184
7. Protected cell assets (Line 27) .....			
8. Totals (Line 28) .....	5,646,336,970	432,889,786	6,079,226,756
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	2,069,972,657	394,891,989	2,464,864,646
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	109,823,487		109,823,487
11. Unearned premiums (Line 9) .....	1,326,021,308	72,822,021	1,398,843,330
12. Advance premiums (Line 10) .....			
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	34,824,225	(34,824,225)	
15. Funds held by company under reinsurance treaties (Line 13) .....			
16. Amounts withheld or retained by company for account of others (Line 14) .....	7,190,188		7,190,188
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	225,101,182		225,101,182
19. Total liabilities excluding protected cell business (Line 26) .....	3,772,933,046	432,889,786	4,205,822,832
20. Protected cell liabilities (Line 27) .....			
21. Surplus as regards policyholders (Line 37)	1,873,403,924	XXX	1,873,403,924
22. Totals (Line 38)	5,646,336,970	432,889,786	6,079,226,756

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 2023, 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 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	392.....		16.....		8.....		12.....	416.....	XXX.....
2. 2014.....	419,355.....	57,509.....	361,846.....	257,083.....	28,545.....	5,812.....	234.....	21,818.....	1,484.....	1,463.....	254,450.....	44,646.....
3. 2015.....	408,598.....	58,992.....	349,606.....	193,039.....	5,426.....	6,708.....	88.....	14,938.....	88.....	1,622.....	209,083.....	33,085.....
4. 2016.....	265,985.....	38,501.....	227,484.....	138,289.....	2,180.....	4,284.....	20.....	11,771.....	7.....	1,018.....	152,137.....	25,148.....
5. 2017.....	93,896.....	17,031.....	76,865.....	62,869.....	10,298.....	1,674.....	87.....	5,524.....	194.....	230.....	59,488.....	8,863.....
6. 2018.....	93,279.....	14,442.....	78,837.....	91,703.....	16,375.....	2,567.....	296.....	7,179.....	532.....	533.....	84,246.....	13,365.....
7. 2019.....	106,114.....	16,887.....	89,227.....	71,952.....	578.....	1,632.....	3.....	5,855.....	1.....	494.....	78,857.....	8,837.....
8. 2020.....	115,253.....	15,938.....	99,315.....	71,048.....	6,974.....	1,836.....	47.....	6,008.....	269.....	276.....	71,602.....	8,975.....
9. 2021.....	122,361.....	8,035.....	114,326.....	76,607.....	2,276.....	1,510.....	23.....	5,694.....	4.....	610.....	81,508.....	7,864.....
10. 2022.....	131,142.....	9,809.....	121,333.....	99,793.....	10,709.....	1,566.....	56.....	7,684.....	337.....	207.....	97,941.....	9,685.....
11. 2023.....	140,040.....	11,957.....	128,083.....	66,923.....	3,230.....	940.....	17.....	5,438.....	92.....	86.....	69,962.....	8,776.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,129,698.....	86,591.....	28,545.....	871.....	91,917.....	3,008.....	6,551.....	1,159,690.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	160.....	12.....			64.....	1.....			3.....		7.....	214.....	4.....
2. 2014.....	23.....				2.....							25.....	1.....
3. 2015.....	236.....				31.....				4.....		2.....	271.....	5.....
4. 2016.....	126.....				24.....						3.....	150.....	
5. 2017.....	24.....				2.....							26.....	3.....
6. 2018.....	189.....	41.....			23.....	4.....			4.....		4.....	171.....	12.....
7. 2019.....	267.....				35.....				6.....		10.....	308.....	22.....
8. 2020.....	1,173.....	16.....			122.....	1.....			24.....		24.....	1,302.....	30.....
9. 2021.....	2,472.....	717.....	18.....		249.....	65.....	3.....		49.....		128.....	2,009.....	89.....
10. 2022.....	6,430.....	3,110.....	43.....		734.....	326.....	6.....		137.....		523.....	3,914.....	535.....
11. 2023.....	18,158.....	3,945.....	12,360.....	200.....	1,840.....	365.....	1,144.....	18.....	841.....		1,070.....	29,815.....	2,759.....
12. Totals.....	29,258.....	7,841.....	12,421.....	200.....	3,126.....	762.....	1,153.....	18.....	1,068.....		1,771.....	38,205.....	3,460.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	148.....	66.....
2. 2014.....	284,738.....	30,263.....	254,475.....	67.9.....	52.6.....	70.3.....				23.....	2.....
3. 2015.....	214,956.....	5,602.....	209,354.....	52.6.....	9.5.....	59.9.....				236.....	35.....
4. 2016.....	154,494.....	2,207.....	152,287.....	58.1.....	5.7.....	66.9.....				126.....	24.....
5. 2017.....	70,093.....	10,579.....	59,514.....	74.6.....	62.1.....	77.4.....				24.....	3.....
6. 2018.....	101,665.....	17,248.....	84,417.....	109.0.....	119.4.....	107.1.....				148.....	23.....
7. 2019.....	79,747.....	582.....	79,165.....	75.2.....	3.4.....	88.7.....				267.....	41.....
8. 2020.....	80,211.....	7,307.....	72,904.....	69.6.....	45.8.....	73.4.....				1,157.....	145.....
9. 2021.....	86,602.....	3,085.....	83,517.....	70.8.....	38.4.....	73.1.....				1,773.....	236.....
10. 2022.....	116,393.....	14,538.....	101,855.....	88.8.....	148.2.....	83.9.....				3,364.....	551.....
11. 2023.....	107,644.....	7,867.....	99,777.....	76.9.....	65.8.....	77.9.....				26,373.....	3,442.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	33,639.....	4,568.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	43.....	(3).....	74.....		1.....		47.....	121.....	XXX.....
2. 2014.....	311,978.....	14,039.....	297,939.....	208,704.....	1,844.....	15,728.....	12.....	11,146.....		5,177.....	233,722.....	36,232.....
3. 2015.....	326,696.....	13,067.....	313,629.....	229,825.....	6,519.....	19,303.....	1,482.....	12,757.....		5,425.....	253,884.....	37,134.....
4. 2016.....	333,367.....	11,668.....	321,699.....	251,465.....	381.....	17,656.....	1.....	14,756.....		5,299.....	283,495.....	35,398.....
5. 2017.....	359,894.....	14,396.....	345,498.....	258,006.....	3,772.....	19,841.....	59.....	15,582.....		4,254.....	289,598.....	36,890.....
6. 2018.....	438,055.....	21,902.....	416,153.....	314,048.....	2,950.....	26,277.....	567.....	17,579.....		5,525.....	354,387.....	43,027.....
7. 2019.....	507,636.....	25,380.....	482,256.....	360,909.....	12,181.....	27,063.....	820.....	20,580.....		5,649.....	395,551.....	46,491.....
8. 2020.....	527,016.....	24,333.....	502,683.....	294,331.....	3,442.....	19,362.....	27.....	19,128.....		5,718.....	329,352.....	36,475.....
9. 2021.....	526,957.....	8,483.....	518,474.....	299,081.....	74.....	13,504.....	1.....	19,010.....		6,622.....	331,520.....	40,137.....
10. 2022.....	538,858.....	8,675.....	530,183.....	281,118.....	87.....	6,431.....		17,577.....		6,326.....	305,039.....	40,830.....
11. 2023.....	623,176.....	14,332.....	608,844.....	160,871.....		1,893.....		12,572.....		3,850.....	175,336.....	38,054.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,658,401.....	31,247.....	167,132.....	2,969.....	160,688.....		53,892.....	2,952,005.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	584.....	5.....			115.....	2.....			17.....		2.....	709.....	16.....
2. 2014.....	360.....		76.....		68.....		30.....		17.....		1.....	551.....	12.....
3. 2015.....	437.....		77.....		88.....		30.....		20.....		9.....	652.....	23.....
4. 2016.....	2,038.....		73.....		374.....		29.....		69.....		49.....	2,583.....	22.....
5. 2017.....	3,120.....		73.....		587.....		28.....		104.....		102.....	3,912.....	69.....
6. 2018.....	9,351.....	1,500.....	389.....		1,769.....	286.....	142.....		323.....		311.....	10,188.....	159.....
7. 2019.....	10,271.....		338.....		2,084.....		121.....		372.....		1,223.....	13,186.....	314.....
8. 2020.....	21,519.....		315.....		4,159.....		108.....		720.....		1,519.....	26,821.....	533.....
9. 2021.....	43,486.....	367.....	441.....		8,278.....	66.....	107.....		1,414.....		2,943.....	53,293.....	1,289.....
10. 2022.....	77,751.....	711.....	36,736.....		14,670.....	135.....	6,710.....		4,369.....		5,448.....	139,390.....	3,244.....
11. 2023.....	115,930.....		216,690.....		20,120.....		37,543.....		14,376.....		4,451.....	404,659.....	11,568.....
12. Totals.....	284,847.....	2,583.....	255,208.....		52,312.....	489.....	44,848.....		21,801.....		16,058.....	655,944.....	17,249.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	579.....	131.....	
2. 2014.....	236,129.....	1,856.....	234,273.....	75.7.....	13.2.....	78.6.....				436.....	116.....	
3. 2015.....	262,537.....	8,001.....	254,536.....	80.4.....	61.2.....	81.2.....				515.....	139.....	
4. 2016.....	286,460.....	382.....	286,078.....	85.9.....	3.3.....	88.9.....				2,111.....	472.....	
5. 2017.....	297,341.....	3,831.....	293,510.....	82.6.....	26.6.....	85.0.....				3,192.....	719.....	
6. 2018.....	369,878.....	5,303.....	364,575.....	84.4.....	24.2.....	87.6.....				8,240.....	1,948.....	
7. 2019.....	421,738.....	13,001.....	408,737.....	83.1.....	51.2.....	84.8.....				10,609.....	2,577.....	
8. 2020.....	359,642.....	3,469.....	356,173.....	68.2.....	14.3.....	70.9.....				21,835.....	4,987.....	
9. 2021.....	385,321.....	508.....	384,813.....	73.1.....	6.0.....	74.2.....				43,560.....	9,733.....	
10. 2022.....	445,362.....	933.....	444,429.....	82.6.....	10.8.....	83.8.....				113,777.....	25,614.....	
11. 2023.....	579,995.....		579,995.....	93.1.....		95.3.....				332,620.....	72,039.....	
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	537,474.....	118,475.....	

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	1,141.....		278.....		24.....		5.....	1,443.....	XXX.....
2. 2014.....	148,576.....	6,684.....	141,892.....	102,683.....	4,654.....	15,070.....	380.....	5,025.....	1.....	1,419.....	117,743.....	10,153.....
3. 2015.....	167,563.....	6,699.....	160,864.....	121,752.....	6,671.....	17,237.....	931.....	6,230.....		1,625.....	137,617.....	10,876.....
4. 2016.....	188,131.....	6,583.....	181,548.....	135,847.....	3,646.....	16,167.....	229.....	7,282.....		1,818.....	155,421.....	10,764.....
5. 2017.....	216,627.....	8,665.....	207,962.....	163,858.....	10,163.....	22,422.....	1,395.....	8,336.....		1,704.....	183,058.....	11,966.....
6. 2018.....	257,428.....	12,904.....	244,524.....	199,616.....	9,727.....	25,862.....	1,222.....	9,812.....		1,980.....	224,341.....	13,564.....
7. 2019.....	295,207.....	14,889.....	280,318.....	200,280.....	8,668.....	25,498.....	368.....	11,000.....		2,191.....	227,742.....	13,542.....
8. 2020.....	333,960.....	15,260.....	318,700.....	167,681.....	4,402.....	16,914.....	130.....	9,608.....		2,467.....	189,671.....	11,736.....
9. 2021.....	362,235.....	6,140.....	356,095.....	150,427.....	10,533.....	12,061.....	79.....	9,667.....		2,640.....	161,543.....	12,053.....
10. 2022.....	269,533.....	4,698.....	264,835.....	76,541.....	191.....	3,359.....	8.....	8,112.....		2,027.....	87,813.....	8,962.....
11. 2023.....	216,401.....	5,388.....	211,013.....	28,948.....	9.....	491.....		4,792.....		943.....	34,222.....	5,756.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,348,774.....	58,664.....	155,359.....	4,742.....	79,888.....	1.....	18,819.....	1,520,614.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	99.....				35.....				4.....		49.....	138.....	6.....
2. 2014.....	1,771.....	246.....	37.....		359.....	47.....	19.....		69.....		28.....	1,962.....	6.....
3. 2015.....	2,823.....	370.....	36.....		588.....	75.....	19.....		94.....		100.....	3,115.....	22.....
4. 2016.....	2,403.....	262.....	49.....		526.....	57.....	26.....		87.....		87.....	2,772.....	13.....
5. 2017.....	3,267.....	750.....	58.....		731.....	150.....	30.....		128.....		337.....	3,314.....	39.....
6. 2018.....	13,278.....	5,468.....	52.....		2,903.....	1,079.....	27.....		473.....		1,069.....	10,186.....	105.....
7. 2019.....	16,896.....	2,713.....	51.....		3,729.....	562.....	26.....		570.....		1,217.....	17,997.....	184.....
8. 2020.....	32,467.....	3,249.....	51.....		7,102.....	712.....	26.....		1,050.....		1,988.....	36,735.....	338.....
9. 2021.....	44,146.....	2,064.....	86.....		9,427.....	420.....	33.....		1,460.....		2,192.....	52,668.....	692.....
10. 2022.....	37,752.....	1,803.....	35,793.....	53.....	8,094.....	374.....	7,314.....	12.....	3,222.....		1,293.....	89,933.....	933.....
11. 2023.....	23,526.....	364.....	199,663.....	275.....	5,140.....	75.....	40,493.....	60.....	12,142.....		566.....	280,190.....	1,818.....
12. Totals.....	178,428.....	17,289.....	235,876.....	328.....	38,634.....	3,551.....	48,013.....	72.....	19,299.....		8,926.....	499,010.....	4,156.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	99.....	39.....
2. 2014.....	125,033.....	5,328.....	119,705.....	84.2.....	79.7.....	84.4.....				1,562.....	400.....
3. 2015.....	148,779.....	8,047.....	140,732.....	88.8.....	120.1.....	87.5.....				2,488.....	626.....
4. 2016.....	162,387.....	4,194.....	158,193.....	86.3.....	63.7.....	87.1.....				2,190.....	581.....
5. 2017.....	198,830.....	12,458.....	186,372.....	91.8.....	143.8.....	89.6.....				2,575.....	740.....
6. 2018.....	252,023.....	17,496.....	234,527.....	97.9.....	135.6.....	95.9.....				7,862.....	2,323.....
7. 2019.....	258,050.....	12,311.....	245,739.....	87.4.....	82.7.....	87.7.....				14,233.....	3,763.....
8. 2020.....	234,899.....	8,493.....	226,406.....	70.3.....	55.7.....	71.0.....				29,269.....	7,466.....
9. 2021.....	227,307.....	13,096.....	214,211.....	62.8.....	213.3.....	60.2.....				42,168.....	10,500.....
10. 2022.....	180,187.....	2,441.....	177,746.....	66.9.....	52.0.....	67.1.....				71,688.....	18,245.....
11. 2023.....	315,195.....	783.....	314,412.....	145.7.....	14.5.....	149.0.....				222,551.....	57,640.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	396,685.....	102,323.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	4,800.....	3,317.....	161.....	111.....	99.....	8.....	1,632.....	XXX.....	
2. 2014.....	142,676.....	8,181.....	134,495.....	71,802.....	6,253.....	7,488.....	109.....	3,636.....	733.....	76,564.....	5,535.....	
3. 2015.....	149,425.....	7,804.....	141,621.....	46,569.....	.....	6,302.....	.....	3,023.....	495.....	55,894.....	5,300.....	
4. 2016.....	143,048.....	6,777.....	136,271.....	49,052.....	3,041.....	5,403.....	28.....	3,135.....	382.....	54,521.....	4,738.....	
5. 2017.....	131,320.....	6,940.....	124,380.....	44,448.....	2,704.....	5,183.....	276.....	2,918.....	483.....	49,569.....	4,188.....	
6. 2018.....	116,347.....	7,439.....	108,908.....	36,915.....	1,032.....	4,117.....	73.....	2,529.....	871.....	42,456.....	3,799.....	
7. 2019.....	102,017.....	6,457.....	95,560.....	28,452.....	449.....	2,624.....	8.....	2,180.....	204.....	32,799.....	3,132.....	
8. 2020.....	93,863.....	5,567.....	88,296.....	31,419.....	.....	2,453.....	.....	2,138.....	81.....	36,010.....	2,874.....	
9. 2021.....	96,441.....	3,138.....	93,303.....	34,128.....	449.....	2,197.....	6.....	2,224.....	133.....	38,094.....	3,458.....	
10. 2022.....	101,159.....	3,411.....	97,748.....	32,252.....	541.....	1,831.....	14.....	1,965.....	163.....	35,493.....	3,522.....	
11. 2023.....	102,362.....	4,267.....	98,095.....	13,744.....	.....	788.....	.....	1,148.....	89.....	15,680.....	3,129.....	
12. Totals.....	XXX.....	XXX.....	XXX.....	393,581.....	17,786.....	38,547.....	625.....	24,995.....	3,642.....	438,712.....	XXX.....	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	50,553.....	36,106.....	.....	.....	4,873.....	3,463.....	.....	.....	1,102.....	.....	386.....	16,959.....	249.....
2. 2014.....	5,073.....	2,815.....	1,050.....	5.....	489.....	266.....	100.....	.....	177.....	.....	90.....	3,803.....	29.....
3. 2015.....	2,401.....	475.....	1,437.....	7.....	227.....	44.....	137.....	1.....	151.....	.....	8.....	3,826.....	18.....
4. 2016.....	10,140.....	8,679.....	1,749.....	7.....	968.....	818.....	166.....	1.....	327.....	.....	69.....	3,845.....	33.....
5. 2017.....	6,622.....	4,545.....	1,936.....	7.....	643.....	432.....	183.....	1.....	286.....	.....	59.....	4,685.....	39.....
6. 2018.....	2,084.....	.....	2,356.....	11.....	212.....	.....	224.....	1.....	221.....	.....	116.....	5,085.....	44.....
7. 2019.....	5,881.....	2,513.....	3,727.....	17.....	578.....	236.....	354.....	2.....	406.....	.....	129.....	8,178.....	59.....
8. 2020.....	4,693.....	526.....	6,224.....	46.....	488.....	52.....	599.....	5.....	659.....	.....	309.....	12,034.....	105.....
9. 2021.....	9,051.....	3,292.....	9,795.....	92.....	929.....	310.....	952.....	9.....	1,149.....	.....	598.....	18,173.....	200.....
10. 2022.....	15,536.....	4,237.....	16,697.....	193.....	1,678.....	404.....	1,638.....	20.....	2,169.....	.....	1,809.....	32,864.....	397.....
11. 2023.....	20,947.....	2,533.....	20,354.....	280.....	2,122.....	242.....	2,017.....	28.....	2,820.....	.....	1,262.....	45,177.....	1,501.....
12. Totals.....	132,981.....	65,721.....	65,325.....	665.....	13,207.....	6,267.....	6,370.....	68.....	9,467.....	.....	4,835.....	154,629.....	2,674.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	14,447.....	2,511.....
2. 2014.....	89,815.....	9,448.....	80,367.....	63.0.....	115.5.....	59.8.....	.....	.....	.....	3,304.....	499.....
3. 2015.....	60,247.....	527.....	59,720.....	40.3.....	6.8.....	42.2.....	.....	.....	.....	3,355.....	470.....
4. 2016.....	70,940.....	12,574.....	58,366.....	49.6.....	185.5.....	42.8.....	.....	.....	.....	3,202.....	643.....
5. 2017.....	62,219.....	7,965.....	54,254.....	47.4.....	114.8.....	43.6.....	.....	.....	.....	4,006.....	680.....
6. 2018.....	48,658.....	1,117.....	47,541.....	41.8.....	15.0.....	43.7.....	.....	.....	.....	4,429.....	656.....
7. 2019.....	44,202.....	3,225.....	40,977.....	43.3.....	49.9.....	42.9.....	.....	.....	.....	7,078.....	1,101.....
8. 2020.....	48,673.....	629.....	48,044.....	51.9.....	11.3.....	54.4.....	.....	.....	.....	10,346.....	1,690.....
9. 2021.....	60,425.....	4,158.....	56,267.....	62.7.....	132.5.....	60.3.....	.....	.....	.....	15,463.....	2,710.....
10. 2022.....	73,766.....	5,409.....	68,357.....	72.9.....	158.6.....	69.9.....	.....	.....	.....	27,803.....	5,062.....
11. 2023.....	63,940.....	3,083.....	60,857.....	62.5.....	72.3.....	62.0.....	.....	.....	.....	38,488.....	6,689.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	131,921.....	22,711.....



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	1,407.....	(444).....	1,083.....	(114).....	29.....		22.....	3,077.....	XXX.....
2. 2014.....	383,641.....	47,821.....	335,820.....	230,503.....	44,271.....	31,252.....	3,186.....	14,482.....	655.....	4,110.....	228,125.....	14,768.....
3. 2015.....	404,216.....	51,371.....	352,845.....	176,490.....	16,134.....	30,266.....	796.....	12,398.....	55.....	3,396.....	202,169.....	12,978.....
4. 2016.....	414,668.....	50,359.....	364,309.....	222,144.....	43,639.....	26,909.....	1,440.....	14,227.....	23.....	3,433.....	218,178.....	12,965.....
5. 2017.....	420,504.....	57,394.....	363,110.....	259,594.....	45,054.....	33,298.....	2,626.....	17,783.....	458.....	4,782.....	262,537.....	13,542.....
6. 2018.....	438,930.....	61,091.....	377,839.....	218,898.....	23,746.....	32,189.....	1,984.....	14,347.....	355.....	3,730.....	239,349.....	14,143.....
7. 2019.....	461,155.....	59,158.....	401,997.....	215,014.....	19,958.....	24,904.....	897.....	14,737.....	5.....	3,447.....	233,795.....	13,422.....
8. 2020.....	495,117.....	57,111.....	438,006.....	324,869.....	72,113.....	22,327.....	918.....	22,280.....	950.....	3,463.....	295,495.....	15,649.....
9. 2021.....	558,289.....	41,144.....	517,145.....	246,396.....	29,779.....	15,626.....	1,560.....	18,069.....	49.....	2,822.....	248,703.....	13,087.....
10. 2022.....	644,405.....	52,185.....	592,220.....	400,564.....	72,312.....	10,572.....	655.....	26,929.....	1,067.....	2,141.....	364,031.....	15,958.....
11. 2023.....	759,612.....	66,303.....	693,309.....	251,039.....	9,804.....	4,337.....	98.....	20,404.....	51.....	462.....	265,827.....	13,447.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,546,918.....	376,366.....	232,763.....	14,046.....	175,685.....	3,668.....	31,808.....	2,561,286.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	3,695.....	3,314.....			1,646.....	1,308.....			115.....		333.....	834.....	67.....
2. 2014.....	1,313.....	3.....	433.....		580.....		258.....		62.....		67.....	2,643.....	42.....
3. 2015.....	2,797.....	805.....	865.....		1,783.....	443.....	516.....		171.....		539.....	4,884.....	42.....
4. 2016.....	4,997.....	441.....	952.....		2,889.....	263.....	568.....		220.....		154.....	8,922.....	63.....
5. 2017.....	3,916.....	428.....	1,557.....		2,654.....	255.....	929.....		269.....		811.....	8,642.....	66.....
6. 2018.....	7,220.....	2,131.....	2,509.....		3,894.....	712.....	1,497.....		432.....		1,079.....	12,709.....	163.....
7. 2019.....	9,744.....	223.....	3,548.....		5,828.....	103.....	2,116.....		591.....		1,100.....	21,501.....	260.....
8. 2020.....	23,183.....	4,734.....	5,365.....		12,107.....	1,589.....	3,200.....		1,131.....		2,354.....	38,663.....	384.....
9. 2021.....	47,774.....	28,545.....	11,339.....	18.....	15,369.....	5,924.....	6,539.....	3.....	2,192.....		2,992.....	48,723.....	650.....
10. 2022.....	49,864.....	24,383.....	49,554.....	959.....	15,723.....	3,735.....	21,926.....	430.....	4,423.....		12,730.....	111,983.....	1,716.....
11. 2023.....	110,993.....	28,690.....	168,988.....	4,817.....	19,728.....	3,066.....	63,244.....	2,209.....	12,216.....		15,945.....	336,387.....	4,593.....
12. Totals.....	265,496.....	93,697.....	245,110.....	5,794.....	82,201.....	17,398.....	100,793.....	2,642.....	21,822.....		38,104.....	595,891.....	8,046.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	381.....	453.....
2. 2014.....	278,883.....	48,115.....	230,768.....	72.7.....	100.6.....	68.7.....				1,743.....	900.....
3. 2015.....	225,286.....	18,233.....	207,053.....	55.7.....	35.5.....	58.7.....				2,856.....	2,027.....
4. 2016.....	272,906.....	45,806.....	227,100.....	65.8.....	91.0.....	62.3.....				5,508.....	3,414.....
5. 2017.....	320,000.....	48,821.....	271,179.....	76.1.....	85.1.....	74.7.....				5,046.....	3,596.....
6. 2018.....	280,986.....	28,928.....	252,058.....	64.0.....	47.4.....	66.7.....				7,598.....	5,110.....
7. 2019.....	276,482.....	21,186.....	255,296.....	60.0.....	35.8.....	63.5.....				13,069.....	8,432.....
8. 2020.....	414,462.....	80,304.....	334,158.....	83.7.....	140.6.....	76.3.....				23,813.....	14,849.....
9. 2021.....	363,304.....	65,878.....	297,426.....	65.1.....	160.1.....	57.5.....				30,550.....	18,172.....
10. 2022.....	579,555.....	103,541.....	476,014.....	89.9.....	198.4.....	80.4.....				74,076.....	37,907.....
11. 2023.....	650,949.....	48,735.....	602,214.....	85.7.....	73.5.....	86.9.....				246,473.....	89,912.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	411,113.....	184,772.....

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 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	1,045.....	(1).....	(244).....	(125).....	22.....			949.....	XXX.....
2. 2014.....	65,841.....	39,059.....	26,782.....	29,352.....	20,494.....	4,437.....	302.....	1,190.....		51.....	14,183.....	1,164.....
3. 2015.....	72,591.....	42,679.....	29,912.....	23,622.....	12,926.....	6,397.....	158.....	1,290.....		108.....	18,225.....	1,205.....
4. 2016.....	77,723.....	46,192.....	31,531.....	25,815.....	16,840.....	5,221.....	307.....	1,472.....		55.....	15,361.....	1,225.....
5. 2017.....	82,369.....	51,820.....	30,549.....	37,851.....	25,699.....	4,321.....	216.....	1,738.....		20.....	17,995.....	1,113.....
6. 2018.....	91,498.....	60,525.....	30,973.....	37,853.....	30,618.....	5,119.....	463.....	1,874.....	2.....	118.....	13,763.....	1,081.....
7. 2019.....	100,662.....	68,375.....	32,287.....	34,534.....	26,045.....	3,665.....	320.....	1,973.....		53.....	13,807.....	960.....
8. 2020.....	108,607.....	76,702.....	31,905.....	31,718.....	24,535.....	3,214.....	100.....	1,629.....		125.....	11,926.....	832.....
9. 2021.....	119,928.....	83,861.....	36,067.....	27,846.....	23,625.....	2,056.....	73.....	1,802.....		51.....	8,006.....	926.....
10. 2022.....	134,059.....	92,396.....	41,663.....	26,701.....	22,874.....	1,424.....	81.....	2,026.....		173.....	7,196.....	897.....
11. 2023.....	149,234.....	103,680.....	45,554.....	2,296.....	204.....	264.....		1,215.....		61.....	3,571.....	694.....
12. Totals.....	XXX.....	XXX.....	XXX.....	278,633.....	203,859.....	35,874.....	1,895.....	16,231.....	2.....	815.....	124,982.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	277.....				334.....				11.....		74.....	622.....	118.....
2. 2014.....	28.....	10.....	241.....		22.....		230.....		15.....		5.....	526.....	14.....
3. 2015.....	864.....	258.....	241.....		606.....	6.....	230.....		43.....		30.....	1,720.....	40.....
4. 2016.....	1,541.....	389.....	256.....		1,230.....	323.....	243.....		70.....		147.....	2,628.....	102.....
5. 2017.....	508.....	332.....	355.....		150.....	8.....	338.....		38.....		17.....	1,049.....	45.....
6. 2018.....	10,520.....	8,434.....	469.....		1,812.....	496.....	446.....		376.....		13.....	4,693.....	59.....
7. 2019.....	2,342.....	679.....	880.....		954.....	21.....	838.....		141.....		62.....	4,455.....	64.....
8. 2020.....	6,073.....	4,379.....	1,235.....		1,417.....	456.....	1,176.....		284.....		52.....	5,350.....	84.....
9. 2021.....	11,228.....	6,629.....	2,870.....		2,893.....	163.....	2,692.....		531.....		28.....	13,422.....	137.....
10. 2022.....	24,142.....	20,925.....	15,844.....	10,274.....	2,279.....	498.....	4,281.....	251.....	1,602.....		62.....	16,200.....	195.....
11. 2023.....	4,074.....	1,908.....	84,907.....	71,810.....	1,088.....	44.....	10,355.....	1,701.....	4,306.....		38.....	29,267.....	262.....
12. Totals.....	61,597.....	43,943.....	107,298.....	82,084.....	12,785.....	2,015.....	20,829.....	1,952.....	7,417.....		528.....	79,932.....	1,120.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	277.....	346.....
2. 2014.....	35,515.....	20,806.....	14,709.....	53.9.....	53.3.....	54.9.....				259.....	267.....
3. 2015.....	33,293.....	13,348.....	19,945.....	45.9.....	31.3.....	66.7.....				847.....	873.....
4. 2016.....	35,848.....	17,859.....	17,989.....	46.1.....	38.7.....	57.1.....				1,407.....	1,220.....
5. 2017.....	45,299.....	26,255.....	19,044.....	55.0.....	50.7.....	62.3.....				531.....	519.....
6. 2018.....	58,469.....	40,013.....	18,456.....	63.9.....	66.1.....	59.6.....				2,555.....	2,139.....
7. 2019.....	45,327.....	27,065.....	18,262.....	45.0.....	39.6.....	56.6.....				2,543.....	1,911.....
8. 2020.....	46,746.....	29,470.....	17,276.....	43.0.....	38.4.....	54.1.....				2,929.....	2,421.....
9. 2021.....	51,918.....	30,490.....	21,428.....	43.3.....	36.4.....	59.4.....				7,469.....	5,954.....
10. 2022.....	78,299.....	54,903.....	23,396.....	58.4.....	59.4.....	56.2.....				8,786.....	7,412.....
11. 2023.....	108,505.....	75,667.....	32,838.....	72.7.....	73.0.....	72.1.....				15,263.....	14,003.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	42,866.....	37,065.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2014.....												
3. 2015.....												
4. 2016.....												
5. 2017.....												
6. 2018.....												
7. 2019.....												
8. 2020.....												
9. 2021.....												
10. 2022.....												
11. 2023.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2014.....													
3. 2015.....													
4. 2016.....													
5. 2017.....													
6. 2018.....													
7. 2019.....													
8. 2020.....													
9. 2021.....													
10. 2022.....													
11. 2023.....													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2014.....											
3. 2015.....											
4. 2016.....											
5. 2017.....											
6. 2018.....											
7. 2019.....											
8. 2020.....											
9. 2021.....											
10. 2022.....											
11. 2023.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,**  
**EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,085	525	446	223	53	1	502	835	XXX
2. 2022	82,532	6,387	76,145	50,864	18,877	938	186	2,595	44	681	35,290	XXX
3. 2023	93,962	8,286	85,676	32,763	4,175	466	14	1,996	3	513	31,033	XXX
4. Totals	XXX	XXX	XXX	84,712	23,577	1,850	423	4,644	48	1,696	67,158	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	806	582	4		33	28			22		31	255	10
2. 2022	6,771	6,409	112	1	253	200	5		180		556	710	47
3. 2023	29,970	26,179	2,941	36	1,504	1,187	219	2	938		1,120	8,167	299
4. Totals	37,547	33,170	3,057	37	1,790	1,415	224	2	1,140		1,707	9,132	356

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2022	61,718	25,717	36,001	74.8	402.6	47.3				473	237
3. 2023	70,797	31,596	39,201	75.3	381.3	45.8				6,695	1,472
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,396	1,736

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(3,746)	70	376		293	2	6,471	(3,149)	XXX
2. 2022	589,728	21,958	567,770	472,553	7,444	4,088	79	29,791	212	70,928	498,697	
3. 2023	650,817	30,065	620,752	451,922	3,820	3,239	4	24,345	55	35,915	475,627	
4. Totals	XXX	XXX	XXX	920,729	11,334	7,703	83	54,429	269	113,314	971,175	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	1,034	19	1,576		94	1	101		107		264	2,892	173
2. 2022	(5,931)	762	1,890		185	53	123		149		8,700	(4,400)	292
3. 2023	19,417	3,756	17,452		3,092	292	1,208		1,770		27,387	38,891	15,798
4. Totals	14,520	4,537	20,918		3,371	346	1,432		2,026		36,351	37,383	16,263

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,591	301
2. 2022	502,848	8,550	494,298	85.3	38.9	87.1				(4,804)	404
3. 2023	522,445	7,927	514,518	80.3	26.4	82.9				33,112	5,778
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	30,899	6,483

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1K - FIDELITY/SURETY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(26).....		4.....		(1).....		38.....	(23).....	XXX.....
2. 2022.....	1,731.....	28.....	1,703.....	224.....		7.....		5.....			236.....	XXX.....
3. 2023.....	1,829.....	42.....	1,787.....	457.....		24.....		21.....			502.....	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	655.....		35.....		25.....		38.....	715.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2022.....	(62).....				1.....				1.....		80.....	(61).....	2.....
3. 2023.....	(163).....		67.....				2.....		4.....		169.....	(89).....	2.....
4. Totals.....	(225).....		67.....		1.....		2.....		5.....		249.....	(150).....	4.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....
2. 2022.....	176.....		176.....	10.2.....		10.3.....				(62).....	1.....
3. 2023.....	412.....		412.....	22.5.....		23.1.....				(95).....	7.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	(157).....	8.....

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 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior.....	37,036	31,588	22,297	21,369	22,056	21,043	22,696	23,299	22,677	21,740	(937)	(1,559)
2. 2014.....	22,367	16,741	17,224	14,099	14,557	13,023	13,083	12,583	13,371	13,503	132	920
3. 2015.....	XXX	21,580	15,971	16,551	16,749	16,776	17,047	17,810	18,615	18,612	(3)	802
4. 2016.....	XXX	XXX	17,549	12,876	14,214	14,008	12,960	14,126	14,468	16,446	1,978	2,320
5. 2017.....	XXX	XXX	XXX	16,836	16,252	18,365	18,006	17,642	17,294	17,267	(27)	(375)
6. 2018.....	XXX	XXX	XXX	XXX	16,151	13,198	16,842	16,941	15,489	16,208	719	(733)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	16,116	14,598	17,639	15,850	16,148	298	(1,491)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	16,612	14,161	15,139	15,363	224	1,202
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,982	14,144	19,095	4,951	2,113
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,214	19,766	552	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,317	XXX	XXX
12. Totals											7,887	3,199

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

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**ANNUAL STATEMENT FOR THE YEAR 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,282	9,972	10,093	121	811
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,753	33,270	(1,483)	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,269	XXX	XXX
4. Totals											(1,362)	811

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,944	30,585	31,194	609	(2,750)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465,909	464,568	(1,341)	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	488,459	XXX	XXX
4. Totals											(732)	(2,750)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244	(24)	(30)	(6)	(274)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	169	6	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	XXX	XXX
4. Totals												(274)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

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

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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 2023 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000.....	11,798	17,256	12,996	13,748	14,433	14,691	14,815	14,867	15,276	12,252	1,572
2. 2014.....	186,212	223,656	230,024	232,632	233,048	233,427	233,777	234,144	234,111	234,116	37,999	6,646
3. 2015.....	XXX	143,773	183,386	188,419	191,968	193,145	193,953	194,145	194,212	194,232	27,280	5,800
4. 2016.....	XXX	XXX	108,557	133,181	137,108	138,895	139,317	139,646	140,171	140,373	21,067	4,081
5. 2017.....	XXX	XXX	XXX	40,759	49,339	52,082	52,642	54,179	54,154	54,158	7,629	1,231
6. 2018.....	XXX	XXX	XXX	XXX	54,222	72,653	75,598	77,100	77,444	77,599	11,610	1,743
7. 2019.....	XXX	XXX	XXX	XXX	XXX	49,395	69,095	71,980	72,560	73,003	7,532	1,283
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	43,395	61,080	64,133	65,863	7,458	1,487
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,599	70,256	75,819	6,351	1,424
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,905	90,595	7,803	1,347
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,616	5,044	973

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

1. Prior.....	000.....	67,254	104,311	124,707	133,920	137,945	139,965	140,806	141,566	141,687	13,368	2,743
2. 2014.....	83,099	146,130	181,616	204,384	214,346	219,102	221,142	221,769	222,493	222,577	30,641	5,579
3. 2015.....	XXX	88,245	159,932	193,744	216,963	229,803	234,486	237,795	239,695	241,127	31,257	5,854
4. 2016.....	XXX	XXX	98,125	179,191	215,610	241,644	254,770	262,209	265,860	268,740	31,274	4,102
5. 2017.....	XXX	XXX	XXX	95,323	175,198	220,540	244,064	259,046	270,764	274,016	32,425	4,396
6. 2018.....	XXX	XXX	XXX	XXX	117,234	219,157	272,442	305,419	326,161	336,808	37,508	5,360
7. 2019.....	XXX	XXX	XXX	XXX	XXX	135,231	247,122	306,458	345,183	374,972	40,181	5,996
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	113,820	211,123	269,316	310,223	31,044	4,898
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125,881	245,949	312,511	33,352	5,496
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145,682	287,461	32,239	5,347
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162,765	22,525	3,961

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

1. Prior.....	000.....	45,235	69,022	82,404	91,033	97,067	98,415	99,592	99,838	101,257	3,929	872
2. 2014.....	24,898	50,021	76,304	92,145	99,304	107,647	110,345	113,049	112,683	112,720	8,480	1,667
3. 2015.....	XXX	31,574	61,609	84,375	106,615	119,370	122,010	126,734	129,927	131,387	8,982	1,872
4. 2016.....	XXX	XXX	32,524	68,359	95,316	121,462	131,858	140,920	147,113	148,139	9,249	1,502
5. 2017.....	XXX	XXX	XXX	35,617	74,220	115,761	136,544	151,707	169,927	174,721	10,204	1,723
6. 2018.....	XXX	XXX	XXX	XXX	43,256	100,556	135,767	165,788	193,765	214,530	11,615	1,844
7. 2019.....	XXX	XXX	XXX	XXX	XXX	45,852	95,220	140,495	188,397	216,741	11,554	1,804
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	43,891	90,465	135,926	180,063	9,756	1,642
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,665	99,344	151,877	9,610	1,751
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,311	79,700	6,816	1,213
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,429	3,337	601

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

1. Prior.....	000.....	25,913	46,480	55,596	66,186	71,083	78,409	81,845	83,932	85,465	5,077	288
2. 2014.....	20,464	45,119	57,761	63,767	67,681	69,910	71,002	71,595	72,336	72,928	4,791	715
3. 2015.....	XXX	16,360	34,592	41,991	46,205	49,017	50,470	52,061	52,751	52,871	4,575	707
4. 2016.....	XXX	XXX	17,495	36,138	43,759	47,401	49,147	50,269	50,793	51,386	4,085	620
5. 2017.....	XXX	XXX	XXX	15,528	32,548	39,185	42,431	44,994	46,134	46,652	3,587	562
6. 2018.....	XXX	XXX	XXX	XXX	13,851	28,323	33,979	36,987	38,953	39,927	3,294	461
7. 2019.....	XXX	XXX	XXX	XXX	XXX	11,045	22,413	27,052	29,279	30,619	2,672	401
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	11,379	23,601	30,996	33,873	2,429	340
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,984	30,824	35,871	2,876	382
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,397	33,529	2,710	415
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,532	1,358	270

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

1. Prior.....	000.....	56,131	86,872	109,541	121,423	130,617	137,129	140,989	144,581	147,629	7,524	2,946
2. 2014.....	104,471	150,304	171,815	185,584	196,235	204,566	206,900	209,717	212,409	214,298	11,048	3,678
3. 2015.....	XXX	88,805	132,805	150,479	165,689	174,932	180,501	183,333	186,974	189,826	9,328	3,608
4. 2016.....	XXX	XXX	88,796	144,864	161,386	179,629	189,623	196,069	202,976	203,973	9,280	3,622
5. 2017.....	XXX	XXX	XXX	122,938	170,825	197,500	212,266	227,803	235,566	245,212	10,029	3,447
6. 2018.....	XXX	XXX	XXX	XXX	97,990	153,126	179,243	194,719	213,059	225,357	10,190	3,790
7. 2019.....	XXX	XXX	XXX	XXX	XXX	96,241	155,506	181,855	203,159	219,063	9,404	3,758
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	149,845	224,411	249,509	274,164	10,093	5,172
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,043	194,320	230,682	8,836	3,601
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,804	338,169	10,666	3,576
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,475	6,592	2,262

ANNUAL STATEMENT FOR THE YEAR 2023 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			
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
1. Prior.....	000.....												
2. 2014.....													
3. 2015.....	XXX.....												
4. 2016.....	XXX.....	XXX.....											
5. 2017.....	XXX.....	XXX.....	XXX.....										
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

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

1. Prior.....	000.....												
2. 2014.....													
3. 2015.....	XXX.....												
4. 2016.....	XXX.....	XXX.....											
5. 2017.....	XXX.....	XXX.....	XXX.....										
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2014.....												XXX.....	XXX.....
3. 2015.....	XXX.....											XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

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

1. Prior.....	000.....	4,043	9,613	12,470	14,559	16,901	18,375	19,992	20,202	21,129	907	491
2. 2014.....	1,528	4,694	6,985	8,710	9,302	10,256	11,069	11,699	12,908	12,992	808	342
3. 2015.....	XXX	1,610	4,868	7,410	9,424	12,967	14,894	15,782	16,278	16,935	777	388
4. 2016.....	XXX	XXX	1,880	3,765	5,527	7,893	9,208	10,679	11,529	13,889	703	420
5. 2017.....	XXX	XXX	XXX	1,891	4,722	10,036	11,712	13,431	15,399	16,257	718	350
6. 2018.....	XXX	XXX	XXX	XXX	1,640	3,788	6,194	8,621	10,126	11,891	603	419
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,825	4,126	6,358	8,811	11,834	557	339
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,727	4,125	7,641	10,298	472	276
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,737	4,163	6,204	479	310
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,260	5,170	429	273
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,356	282	150

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

1. Prior.....	000.....												
2. 2014.....													
3. 2015.....	XXX.....												
4. 2016.....	XXX.....	XXX.....											
5. 2017.....	XXX.....	XXX.....	XXX.....										
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	9,076	9,860	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,710	32,739	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,040	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	31,849	28,408	1,147,329	206,795
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	430,261	469,118	172,019	36,646
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	451,338	156,676	31,282

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(8)	(30)	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	231	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480	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. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

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

1. Prior.....	000										XXX	XXX
2. 2014.....											XXX	XXX
3. 2015.....	XXX										XXX	XXX
4. 2016.....	XXX	XXX									XXX	XXX
5. 2017.....	XXX	XXX	XXX								XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2023.....	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 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	68	18								
2. 2014.....	4,640	41	21							
3. 2015.....	XXX	(380)	48	16						
4. 2016.....	XXX	XXX	5,339	38	16					
5. 2017.....	XXX	XXX	XXX	(520)	36	16				
6. 2018.....	XXX	XXX	XXX	XXX	(2,291)	37	17			
7. 2019.....	XXX	XXX	XXX	XXX	XXX	(5,158)	39	15		
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	(169)	35	17	
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,802	39	21
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,901	49
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,285

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

1. Prior.....	7,938	(2,239)	28	19	14	8	5	2	1	
2. 2014.....	55,790	8,138	97	13	8	6	3	2	110	106
3. 2015.....	XXX	57,796	7,204	110	19	8	6	3	112	108
4. 2016.....	XXX	XXX	53,208	11,309	145	22	8	5	106	101
5. 2017.....	XXX	XXX	XXX	76,611	14,859	171	23	8	107	101
6. 2018.....	XXX	XXX	XXX	XXX	99,828	19,673	188	17	548	530
7. 2019.....	XXX	XXX	XXX	XXX	XXX	129,149	22,186	135	486	458
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	144,728	26,116	555	423
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,278	28,886	548
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,331	43,447
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	254,233

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

1. Prior.....	5,779	1,873	539	564	646	683	519	162	(22)	
2. 2014.....	29,771	5,564	125	105	142	199	249	109	(21)	56
3. 2015.....	XXX	36,045	10,181	148	146	194	224	130	(29)	55
4. 2016.....	XXX	XXX	62,266	11,530	202	199	218	118	(34)	75
5. 2017.....	XXX	XXX	XXX	69,317	13,777	266	226	115	(30)	88
6. 2018.....	XXX	XXX	XXX	XXX	82,155	20,996	302	121	(29)	79
7. 2019.....	XXX	XXX	XXX	XXX	XXX	121,588	28,739	190	(27)	77
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	162,756	34,548	17	77
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,945	38,485	119
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,250	43,042
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239,821

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

1. Prior.....	97,846	65,914	42,119	25,444	17,908	13,370	8,259	3,974	1,403	
2. 2014.....	39,018	34,212	20,782	12,339	7,788	5,075	3,846	2,825	1,906	1,145
3. 2015.....	XXX	39,040	33,966	18,791	12,334	7,999	4,599	3,150	2,341	1,565
4. 2016.....	XXX	XXX	39,608	30,862	18,641	12,301	7,253	3,785	2,602	1,907
5. 2017.....	XXX	XXX	XXX	36,182	30,342	18,144	11,305	5,975	3,144	2,111
6. 2018.....	XXX	XXX	XXX	XXX	35,222	28,667	16,865	9,501	4,967	2,568
7. 2019.....	XXX	XXX	XXX	XXX	XXX	32,159	27,021	14,404	8,068	4,063
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	30,813	23,533	12,437	6,773
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,430	20,715	10,646
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,654	18,123
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,063

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

1. Prior.....	40,524	16,712	13,531	8,903	5,848	3,389	2,183	1,606	655	
2. 2014.....	51,460	19,106	9,723	4,842	3,284	2,234	1,512	1,178	1,310	691
3. 2015.....	XXX	44,967	26,715	9,850	4,967	3,158	2,435	1,927	1,441	1,381
4. 2016.....	XXX	XXX	63,384	26,843	10,121	4,776	3,443	3,105	2,358	1,519
5. 2017.....	XXX	XXX	XXX	63,117	27,745	9,760	5,207	4,390	3,799	2,486
6. 2018.....	XXX	XXX	XXX	XXX	65,673	28,095	10,647	6,638	5,372	4,006
7. 2019.....	XXX	XXX	XXX	XXX	XXX	70,255	30,691	13,541	8,123	5,663
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	76,842	37,279	16,565	8,564
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,117	47,004	17,856
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,055	70,092
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225,205

ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior.....	22,194	14,523	6,094	3,964	2,837	1,809	1,222	913	426	
2. 2014.....	14,610	7,496	4,639	2,005	1,599	775	588	484	426	471
3. 2015.....	XXX	14,714	5,431	4,532	2,244	1,456	776	672	451	471
4. 2016.....	XXX	XXX	10,523	5,307	5,068	2,044	1,457	887	626	499
5. 2017.....	XXX	XXX	XXX	10,518	5,766	4,618	2,045	1,666	827	693
6. 2018.....	XXX	XXX	XXX	XXX	11,251	5,318	4,656	2,337	1,554	914
7. 2019.....	XXX	XXX	XXX	XXX	XXX	10,444	5,759	5,315	2,180	1,718
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	11,253	6,476	4,961	2,411
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,745	6,311	5,562
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,797	9,599
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,751

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,259	87	3
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,471	116
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,121

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,352	3,284	1,677
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,728	2,013
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,659

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221		
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	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 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	16,340	5,668	5,219	5,763	7,586	7,889	14,140	18,747	13,843	12,252
2. 2014.....	25,015	36,956	37,787	37,916	37,954	37,982	37,989	37,999	37,998	37,999
3. 2015.....	XXX	18,453	26,610	27,116	27,229	27,255	27,268	27,277	27,278	27,280
4. 2016.....	XXX	XXX	14,617	20,421	20,945	21,027	21,056	21,063	21,064	21,067
5. 2017.....	XXX	XXX	XXX	5,329	7,309	7,587	7,612	7,624	7,626	7,629
6. 2018.....	XXX	XXX	XXX	XXX	5,999	10,839	11,518	11,589	11,601	11,610
7. 2019.....	XXX	XXX	XXX	XXX	XXX	4,266	7,020	7,453	7,513	7,532
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	4,729	7,034	7,394	7,458
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,652	5,929	6,351
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,981	7,803
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,044

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,111	288	120	65	40	26	19	10	7	4
2. 2014.....	11,464	926	169	50	33	13	4	1	2	1
3. 2015.....	XXX	7,518	588	149	49	27	18	7	7	5
4. 2016.....	XXX	XXX	5,770	622	116	44	20	15	13	
5. 2017.....	XXX	XXX	XXX	1,966	302	50	19	6	6	3
6. 2018.....	XXX	XXX	XXX	XXX	4,629	764	100	36	23	12
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,546	477	89	43	22
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,205	429	83	30
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,104	488	89
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524	535
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,759

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	10,081	6,178	6,369	7,200	9,233	9,441	16,185	20,995	15,589	13,830
2. 2014.....	41,891	44,407	44,572	44,601	44,625	44,637	44,641	44,646	44,646	44,646
3. 2015.....	XXX	30,676	32,925	33,042	33,069	33,078	33,081	33,084	33,084	33,085
4. 2016.....	XXX	XXX	23,857	25,025	25,103	25,132	25,143	25,148	25,148	25,148
5. 2017.....	XXX	XXX	XXX	8,300	8,812	8,856	8,859	8,859	8,862	8,863
6. 2018.....	XXX	XXX	XXX	XXX	12,016	13,286	13,346	13,360	13,362	13,365
7. 2019.....	XXX	XXX	XXX	XXX	XXX	7,811	8,736	8,813	8,832	8,837
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	8,131	8,919	8,957	8,975
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,864	7,822	7,864
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,634	9,685
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776

**ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	18,633	11,013	9,930	9,994	10,094	10,918	12,608	13,420	13,329	13,368
2. 2014.....	21,154	28,574	29,713	30,226	30,441	30,549	30,597	30,625	30,633	30,641
3. 2015.....	XXX	21,384	28,928	30,262	30,787	31,040	31,129	31,175	31,238	31,257
4. 2016.....	XXX	XXX	20,793	28,694	30,190	30,768	30,988	31,110	31,236	31,274
5. 2017.....	XXX	XXX	XXX	21,696	29,808	31,270	31,843	32,138	32,350	32,425
6. 2018.....	XXX	XXX	XXX	XXX	24,475	34,354	36,173	36,894	37,326	37,508
7. 2019.....	XXX	XXX	XXX	XXX	XXX	26,439	36,898	38,846	39,730	40,181
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	20,283	28,515	30,241	31,044
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,632	31,352	33,352
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,712	32,239
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,525

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	3,555	1,524	735	399	209	112	60	33	26	16
2. 2014.....	8,776	2,072	914	424	217	113	57	42	20	12
3. 2015.....	XXX	8,891	2,295	962	455	217	137	103	41	23
4. 2016.....	XXX	XXX	8,649	2,489	999	451	227	190	59	22
5. 2017.....	XXX	XXX	XXX	8,548	2,412	1,097	575	338	136	69
6. 2018.....	XXX	XXX	XXX	XXX	10,295	3,011	1,346	711	318	159
7. 2019.....	XXX	XXX	XXX	XXX	XXX	11,472	3,258	1,521	718	314
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	9,152	2,970	1,295	533
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,639	3,230	1,289
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,165	3,244
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,568

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	14,089	11,392	11,391	11,958	12,200	13,145	15,294	16,257	15,984	16,127
2. 2014.....	33,742	35,892	36,139	36,206	36,224	36,225	36,228	36,250	36,232	36,232
3. 2015.....	XXX	34,302	36,706	36,995	37,074	37,098	37,114	37,130	37,133	37,134
4. 2016.....	XXX	XXX	31,931	34,850	35,179	35,274	35,291	35,382	35,395	35,398
5. 2017.....	XXX	XXX	XXX	32,983	36,216	36,618	36,731	36,835	36,875	36,890
6. 2018.....	XXX	XXX	XXX	XXX	38,075	42,211	42,687	42,862	42,969	43,027
7. 2019.....	XXX	XXX	XXX	XXX	XXX	41,623	45,607	46,175	46,384	46,491
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	32,451	35,871	36,336	36,475
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,723	39,646	40,137
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,643	40,830
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,054

**ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	4,767	2,994	2,925	3,021	2,912	2,969	3,282	3,588	3,562	3,929
2. 2014.....	5,649	7,678	8,091	8,266	8,357	8,426	8,459	8,483	8,477	8,480
3. 2015.....	XXX	5,937	7,996	8,459	8,729	8,856	8,917	8,949	8,970	8,982
4. 2016.....	XXX	XXX	5,738	8,135	8,720	8,983	9,096	9,170	9,234	9,249
5. 2017.....	XXX	XXX	XXX	6,296	9,006	9,621	9,873	10,039	10,157	10,204
6. 2018.....	XXX	XXX	XXX	XXX	7,082	10,215	10,940	11,257	11,489	11,615
7. 2019.....	XXX	XXX	XXX	XXX	XXX	7,115	10,235	10,926	11,326	11,554
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	6,207	8,807	9,415	9,756
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,958	8,924	9,610
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,737	6,816
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,337

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,270	634	337	177	88	43	23	14	14	6
2. 2014.....	2,418	782	361	195	114	56	28	18	9	6
3. 2015.....	XXX	2,506	876	501	244	137	83	55	36	22
4. 2016.....	XXX	XXX	2,620	945	465	230	135	94	29	13
5. 2017.....	XXX	XXX	XXX	3,030	1,087	550	327	195	83	39
6. 2018.....	XXX	XXX	XXX	XXX	3,464	1,332	722	439	226	105
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,465	1,297	750	400	184
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3,001	1,235	641	338
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,378	1,259	692
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,381	933
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,818

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	3,735	3,086	3,334	3,601	3,523	3,623	4,031	4,437	4,385	4,808
2. 2014.....	9,149	10,000	10,113	10,135	10,147	10,152	10,153	10,171	10,153	10,153
3. 2015.....	XXX	9,733	10,629	10,804	10,839	10,859	10,865	10,872	10,873	10,876
4. 2016.....	XXX	XXX	9,291	10,482	10,655	10,701	10,729	10,760	10,764	10,764
5. 2017.....	XXX	XXX	XXX	10,358	11,625	11,842	11,903	11,943	11,956	11,966
6. 2018.....	XXX	XXX	XXX	XXX	11,693	13,211	13,424	13,493	13,542	13,564
7. 2019.....	XXX	XXX	XXX	XXX	XXX	11,709	13,144	13,386	13,495	13,542
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	10,171	11,504	11,669	11,736
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,390	11,826	12,053
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,898	8,962
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,756

ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	7,262	5,684	5,803	6,218	6,114	5,712	5,634	5,455	5,388	5,077
2. 2014.....	2,228	4,040	4,483	4,635	4,722	4,749	4,771	4,778	4,788	4,791
3. 2015.....	XXX	2,192	3,939	4,278	4,419	4,499	4,533	4,555	4,570	4,575
4. 2016.....	XXX	XXX	1,885	3,469	3,854	3,996	4,035	4,063	4,076	4,085
5. 2017.....	XXX	XXX	XXX	1,603	3,131	3,405	3,501	3,548	3,577	3,587
6. 2018.....	XXX	XXX	XXX	XXX	1,588	2,886	3,150	3,224	3,268	3,294
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,238	2,372	2,581	2,647	2,672
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,079	2,109	2,361	2,429
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,345	2,664	2,876
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,490	2,710
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,358

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2,056	1,218	838	652	513	422	352	322	281	249
2. 2014.....	2,286	748	325	179	95	70	48	41	32	29
3. 2015.....	XXX	2,132	613	296	163	90	56	35	23	18
4. 2016.....	XXX	XXX	1,956	597	249	111	78	51	41	33
5. 2017.....	XXX	XXX	XXX	1,812	478	215	126	79	50	39
6. 2018.....	XXX	XXX	XXX	XXX	1,595	426	179	112	68	44
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,368	345	149	85	59
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,240	413	173	105
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,516	395	200
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,418	397
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,501

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	5,651	5,544	6,155	6,804	6,771	6,361	6,295	6,026	5,937	5,614
2. 2014.....	5,056	5,491	5,519	5,529	5,530	5,534	5,534	5,534	5,535	5,535
3. 2015.....	XXX	4,874	5,251	5,286	5,295	5,297	5,297	5,297	5,300	5,300
4. 2016.....	XXX	XXX	4,307	4,667	4,717	4,730	4,734	4,735	4,738	4,738
5. 2017.....	XXX	XXX	XXX	3,840	4,160	4,182	4,188	4,188	4,188	4,188
6. 2018.....	XXX	XXX	XXX	XXX	3,514	3,765	3,789	3,796	3,796	3,799
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,897	3,119	3,128	3,130	3,132
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,585	2,852	2,868	2,874
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,155	3,433	3,458
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,232	3,522
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,129



**ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	12,375	8,857	8,168	7,875	7,752	7,285	8,185	9,105	7,984	7,524
2. 2014.....	6,638	9,809	10,419	10,669	10,803	10,900	10,935	10,983	11,031	11,048
3. 2015.....	XXX	5,218	8,183	8,710	8,987	9,155	9,230	9,273	9,303	9,328
4. 2016.....	XXX	XXX	5,123	8,108	8,678	8,964	9,103	9,192	9,250	9,280
5. 2017.....	XXX	XXX	XXX	5,680	8,761	9,411	9,685	9,862	9,953	10,029
6. 2018.....	XXX	XXX	XXX	XXX	5,281	8,785	9,539	9,845	10,066	10,190
7. 2019.....	XXX	XXX	XXX	XXX	XXX	5,305	8,232	8,932	9,213	9,404
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5,691	8,982	9,752	10,093
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,841	8,060	8,836
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,863	10,666
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,592

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2,432	1,532	1,039	718	569	556	496	161	135	67
2. 2014.....	3,954	1,030	514	315	206	126	115	114	76	42
3. 2015.....	XXX	3,699	1,019	568	345	183	119	88	63	42
4. 2016.....	XXX	XXX	3,763	1,112	597	359	216	136	84	63
5. 2017.....	XXX	XXX	XXX	3,840	1,256	645	378	213	139	66
6. 2018.....	XXX	XXX	XXX	XXX	4,392	1,401	736	489	281	163
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,892	1,393	715	583	260
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	4,346	1,369	659	384
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,986	1,311	650
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,293	1,716
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,593

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	15,300	13,028	11,886	11,151	11,439	10,972	12,068	12,730	11,119	10,537
2. 2014.....	12,689	14,123	14,426	14,528	14,596	14,640	14,684	14,743	14,764	14,768
3. 2015.....	XXX	10,873	12,443	12,747	12,862	12,910	12,942	12,960	12,973	12,978
4. 2016.....	XXX	XXX	10,959	12,426	12,735	12,853	12,895	12,929	12,950	12,965
5. 2017.....	XXX	XXX	XXX	11,482	13,007	13,331	13,444	13,493	13,525	13,542
6. 2018.....	XXX	XXX	XXX	XXX	11,884	13,527	13,910	14,050	14,109	14,143
7. 2019.....	XXX	XXX	XXX	XXX	XXX	11,335	12,838	13,134	13,386	13,422
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	13,565	15,186	15,487	15,649
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,028	12,714	13,087
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,525	15,958
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,447

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 2023 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**  
**SECTION 1A**

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	830	700	785	806	789	816	820	787	887	907
2. 2014.....	363	523	587	634	654	673	711	763	795	808
3. 2015.....	XXX	313	489	543	587	649	673	699	763	777
4. 2016.....	XXX	XXX	287	453	523	565	604	632	675	703
5. 2017.....	XXX	XXX	XXX	284	467	551	596	641	686	718
6. 2018.....	XXX	XXX	XXX	XXX	269	416	478	529	585	603
7. 2019.....	XXX	XXX	XXX	XXX	XXX	280	441	486	527	557
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	242	373	432	472
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256	414	479
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280	429
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282

**SECTION 2A**

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	344	272	194	169	160	127	107	150	127	118
2. 2014.....	251	202	172	138	118	118	112	55	27	14
3. 2015.....	XXX	335	205	175	160	81	109	108	53	40
4. 2016.....	XXX	XXX	335	216	161	138	94	109	82	102
5. 2017.....	XXX	XXX	XXX	284	185	144	138	91	73	45
6. 2018.....	XXX	XXX	XXX	XXX	288	181	164	129	65	59
7. 2019.....	XXX	XXX	XXX	XXX	XXX	282	158	135	98	64
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	221	156	114	84
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248	173	137
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271	195
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262

**SECTION 3A**

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,138	1,032	1,121	1,235	1,235	1,273	1,308	1,352	1,467	1,516
2. 2014.....	724	950	1,028	1,065	1,085	1,115	1,148	1,157	1,163	1,164
3. 2015.....	XXX	788	961	1,015	1,064	1,082	1,144	1,179	1,191	1,205
4. 2016.....	XXX	XXX	759	964	1,024	1,076	1,091	1,139	1,160	1,225
5. 2017.....	XXX	XXX	XXX	687	882	973	1,041	1,058	1,098	1,113
6. 2018.....	XXX	XXX	XXX	XXX	720	896	995	1,043	1,054	1,081
7. 2019.....	XXX	XXX	XXX	XXX	XXX	694	846	908	943	960
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	575	740	801	832
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	640	845	926
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	695	897
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	694

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	67,111	(20)	(13)	(10)	(2)						
2. 2014.....	81,465	157,021	157,064	157,058	157,057	157,057	157,057	157,057	157,057	157,057	
3. 2015.....	XXX	92,027	175,795	175,824	175,801	175,801	175,801	175,801	175,801	175,801	
4. 2016.....	XXX	XXX	104,333	198,202	198,224	198,210	198,210	198,210	198,210	198,210	
5. 2017.....	XXX	XXX	XXX	122,745	234,777	234,674	234,666	234,666	234,666	234,666	
6. 2018.....	XXX	XXX	XXX	XXX	145,400	275,475	275,406	275,401	275,400	275,400	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	165,249	311,723	311,424	311,403	311,403	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	187,563	355,026	354,672	354,653	(19)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195,076	332,732	332,391	(341)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,253	236,579	104,326
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,435	112,435
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,401
13. Earned Premiums (Sch P-Pt. 1)	148,576	167,563	188,131	216,627	257,428	295,207	333,960	362,235	269,533	216,401	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	3,019										
2. 2014.....	3,665	6,685	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	
3. 2015.....	XXX	3,679	6,611	6,615	6,614	6,614	6,614	6,614	6,614	6,614	
4. 2016.....	XXX	XXX	3,648	7,403	7,407	7,406	7,406	7,406	7,406	7,406	
5. 2017.....	XXX	XXX	XXX	4,906	10,522	10,520	10,520	10,520	10,520	10,520	
6. 2018.....	XXX	XXX	XXX	XXX	7,285	13,846	13,843	13,843	13,843	13,843	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	8,331	15,024	15,019	15,019	15,019	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	8,570	11,409	11,403	11,403	
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,306	5,705	5,697	(8)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,305	4,903	2,598
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,799	2,799
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,388
13. Earned Premiums (Sch P-Pt. 1)	6,684	6,699	6,583	8,665	12,904	14,889	15,260	6,140	4,698	5,388	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	67,249	495	(84)	(2)							
2. 2014.....	75,427	147,476	148,186	148,154	148,152	148,126	148,126	148,126	148,126	148,126	
3. 2015.....	XXX	76,881	146,465	146,857	146,797	146,764	146,764	146,764	146,764	146,764	
4. 2016.....	XXX	XXX	72,838	135,651	135,961	135,855	135,854	135,854	135,854	135,854	
5. 2017.....	XXX	XXX	XXX	68,149	124,102	124,260	124,240	124,241	124,241	124,241	
6. 2018.....	XXX	XXX	XXX	XXX	60,146	109,427	109,730	109,717	109,717	109,717	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	52,743	95,986	96,090	96,082	96,082	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	50,338	94,258	94,751	94,726	(25)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,429	99,502	100,418	916
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,601	101,024	47,423
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,048	54,048
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,362
13. Earned Premiums (Sch P-Pt. 1)	142,676	149,425	143,048	131,320	116,347	102,017	93,863	96,441	101,159	102,362	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	3,881	55	(3)								
2. 2014.....	4,300	8,066	8,140	8,139	8,139	8,137	8,137	8,137	8,137	8,137	
3. 2015.....	XXX	3,983	7,282	7,344	7,341	7,339	7,339	7,339	7,339	7,339	
4. 2016.....	XXX	XXX	3,407	6,729	6,792	6,786	6,786	6,786	6,786	6,786	
5. 2017.....	XXX	XXX	XXX	3,557	7,137	7,178	7,177	7,177	7,177	7,177	
6. 2018.....	XXX	XXX	XXX	XXX	3,799	6,920	6,962	6,962	6,962	6,962	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,305	5,873	5,886	5,886	5,886	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,958	4,389	4,416	4,415	(1)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,694	3,283	3,343	60
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,795	3,775	1,980
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,228	2,228
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,267
13. Earned Premiums (Sch P-Pt. 1)	8,181	7,804	6,777	6,940	7,439	6,457	5,567	3,138	3,411	4,267	XXX

**ANNUAL STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	182,441	778	(13)	(12)							
2. 2014.....	201,200	397,048	397,969	397,936	397,938	397,937	397,937	397,937	397,937	397,937	
3. 2015.....	XXX	207,590	406,274	407,079	407,036	407,032	407,032	407,030	407,030	407,030	
4. 2016.....	XXX	XXX	215,076	412,971	413,418	413,353	413,348	413,344	413,343	413,343	
5. 2017.....	XXX	XXX	XXX	221,849	425,885	426,571	426,545	426,533	426,528	426,528	
6. 2018.....	XXX	XXX	XXX	XXX	234,488	448,893	449,872	449,783	449,772	449,772	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	246,134	471,850	472,457	472,384	472,379	(5)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	268,453	522,508	524,808	524,731	(77)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	303,734	598,096	599,703	1,607
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347,833	688,220	340,387
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417,701	417,701
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	759,612
13. Earned Premiums (Sch P-Pt. 1)	383,641	404,216	414,668	420,504	438,930	461,155	495,117	558,289	644,405	759,612	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	22,778	174		(2)							
2. 2014.....	25,043	49,939	50,145	50,141	50,141	50,141	50,141	50,141	50,141	50,141	
3. 2015.....	XXX	26,301	50,436	50,656	50,651	50,650	50,650	50,650	50,650	50,650	
4. 2016.....	XXX	XXX	26,018	53,039	53,205	53,197	53,196	53,196	53,196	53,196	
5. 2017.....	XXX	XXX	XXX	30,159	58,570	58,740	58,738	58,737	58,737	58,737	
6. 2018.....	XXX	XXX	XXX	XXX	32,519	60,036	60,223	60,217	60,216	60,216	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	31,480	57,528	57,617	57,611	57,611	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	30,879	49,611	49,873	49,868	(5)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,330	46,183	46,475	292
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,077	57,818	29,741
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,276	36,276
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,303
13. Earned Premiums (Sch P-Pt. 1)	47,821	51,371	50,359	57,394	61,091	59,158	57,111	41,144	52,185	66,303	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	30,778	277	(5)		(1)						
2. 2014.....	35,063	68,966	69,323	69,321	69,320	69,320	69,320	69,320	69,320	69,320	
3. 2015.....	XXX	38,411	75,201	75,545	75,536	75,535	75,535	75,535	75,535	75,535	
4. 2016.....	XXX	XXX	40,581	78,197	78,450	78,445	78,445	78,445	78,445	78,445	
5. 2017.....	XXX	XXX	XXX	44,411	85,988	86,404	86,396	86,396	86,396	86,396	
6. 2018.....	XXX	XXX	XXX	XXX	49,679	95,942	96,449	96,448	96,446	96,446	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	53,989	103,698	104,077	104,075	104,075	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	58,399	113,730	114,476	114,475	(1)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,219	125,712	126,232	520
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,824	140,366	68,542
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,173	80,173
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,234
13. Earned Premiums (Sch P-Pt. 1)	65,841	72,591	77,723	82,369	91,498	100,662	108,607	119,928	134,059	149,234	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	18,260	164	(3)								
2. 2014.....	20,799	40,732	40,944	40,943	40,942	40,942	40,942	40,942	40,942	40,942	
3. 2015.....	XXX	22,582	44,447	44,664	44,658	44,658	44,658	44,658	44,658	44,658	
4. 2016.....	XXX	XXX	24,118	47,783	47,954	47,950	47,950	47,950	47,950	47,950	
5. 2017.....	XXX	XXX	XXX	27,939	55,442	55,725	55,719	55,719	55,719	55,719	
6. 2018.....	XXX	XXX	XXX	XXX	32,858	64,283	64,641	64,640	64,639	64,639	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	36,671	71,778	72,043	72,042	72,042	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	41,243	79,934	80,448	80,447	(1)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,906	87,288	87,650	362
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,502	97,121	47,619
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,700	55,700
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,680
13. Earned Premiums (Sch P-Pt. 1)	39,059	42,679	46,192	51,820	60,525	68,375	76,702	83,861	92,396	103,680	XXX

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

**NONE**

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

**NONE**

Schedule P - Part 6M - International - Section 1

**NONE**

Schedule P - Part 6M - International - Section 2

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE P INTERROGATORIES**

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

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior .....		
1.602	2014 .....		
1.603	2015 .....		
1.604	2016 .....		
1.605	2017 .....		
1.606	2018 .....		
1.607	2019 .....		
1.608	2020 .....		
1.609	2021 .....		
1.610	2022 .....		
1.611	2023 .....		
1.612	Totals		

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

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

5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars)
- |                    |       |
|--------------------|-------|
| 5.1 Fidelity ..... | 1,872 |
| 5.2 Surety .....   |       |

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

7.2 (An extended statement may be attached.)  
 Pursuant to the reinsurance agreement with Auto-Owners Insurance Company effective January 1, 2023, 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. ....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0280	Auto-Owners Insurance Group	18988	38-0315280				Auto-Owners Insurance Company	MI	UDP					NO	
.0280	Auto-Owners Insurance Group	61190	38-1814333				Auto-Owners Life Insurance Company	MI	IA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	00000					Auto-Owners Life Finance, LLC	MI	NIA	Auto-Owners Life Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	26638	38-2448613				Home-Owners Insurance Company	MI	IA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	32700	34-1172650				Owners Insurance Company	OH	RE	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	32905	35-1370824				Property-Owners Insurance Company	IN	IA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	10190	59-3265407				Southern-Owners Insurance Company	MI	IA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	00000	84-0882220				Lake Country Corporation	MI	NIA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	YES	
.0280	Auto-Owners Insurance Group	00000	47-1806878				Lake Country Finance, LLC	MI	NIA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	00000	38-3414160				X By 2, LLC	MI	NIA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	00000					X By 2 Canada Inc	CAN	NIA	X By 2, LLC	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	42846	56-1382814				Atlantic Casualty Insurance Company	NC	IA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	12508	20-3474416				Auto-Owners Specialty Insurance Company	DE	IA	Auto-Owners Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	20672	02-0131910				Concord General Mutual Insurance Company	NH	IA	Auto-Owners Insurance Company	Board of Directors		Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	20680	03-0127400				Green Mountain Insurance Company, Inc	VT	IA	Concord General Mutual Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	16020	01-0165140				State Mutual Insurance Company	ME	IA	Concord General Mutual Insurance Company	Management		Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	28479	02-0233364				Sunapee Mutual Fire Insurance Company	NH	IA	Concord General Mutual Insurance Company	Management		Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	13110	03-6010097				Vermont Accident Insurance Company, Inc	VT	IA	Concord General Mutual Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	NO	
.0280	Auto-Owners Insurance Group	00000	26-1187549				Peoples Business Services of NH, Inc	NH	NIA	Concord General Mutual Insurance Company	Ownership	100.000	Auto-Owners Insurance Company	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 2023 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		(250,000,000)			241,900,902	(125,196,686)			(133,295,785)	(2,737,923,886)
61190	38-1814333	Auto-Owners Life Insurance Company										
26638	38-2448613	Home-Owners Insurance Company						125,196,686			125,196,686	1,971,435,861
32700	34-1172650	Owners Insurance Company					(241,900,902)				(241,900,902)	478,741,409
32905	35-1370824	Property-Owners Insurance Company										51,626,105
10190	59-3265407	Southern-Owners Insurance Company		250,000,000							250,000,000	160,823,790
42846	56-1382814	Atlantic Casualty Insurance Company										31,474,181
12508	20-3474416	Auto-Owners Specialty Insurance Company										
20680	03-0127400	Green Mountain Insurance Company, Inc.										60,570,265
13110	03-6010097	Vermont Accident Insurance Company, Inc.										4,537,470
16020	01-0165140	State Mutual Insurance Company										3,594,809
28479	02-0233364	Sunapee Mutual Fire Insurance Company										2,478,404
	26-1187549	Peoples Business Services of NH, Inc.										
20672	02-0131910	Concord General Mutual Insurance Company										(64,103,790)
13544	95-1332270	California Capital Insurance Company										(92,592,947)
12890	94-1497091	Eagle West Insurance Company										101,777,074
23540	77-0177724	Monterey Insurance Company										23,432,966
11165	77-0576840	Nevada Capital Insurance Company										4,128,289
	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 2023 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE Y**

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

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

# ANNUAL STATEMENT FOR THE YEAR 2023 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
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
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.

<b>MARCH FILING</b>	
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
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? .....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES
<b>APRIL FILING</b>	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES

**Explanations:**

11. Not Required
12. Not Required
13. Not Required
14. Not Required
15. Not Required
16. Not Required
17. Not Required
18. Not Required
21. Not Required
22. Not Required
24. Not Required
25. Not Required
26. Not Required
27. Not Required
30. Not Required
31. Not Required
32. Not Required
33. Not Required
35. Not Required
37. Not Required

**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 2023 OF THE OWNERS INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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



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



22. Bail Bond Supplement [Document Identifier 500]



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



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



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



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



30. Credit Insurance Experience Exhibit [Document Identifier 230]



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



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



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



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



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



**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

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





SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

# DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2023  
(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:.....\$ ..... 2,513,056  
 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
\$ ..... 161,530	\$ ..... 216,530	\$ ..... 721,448	\$ ..... 721,448	..... %	..... 100.0 %



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY

# EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES

(To Be Filed by March 1)

NAIC Group Code 0280

NAIC Company Code 32700

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations .....	14,468,796	16,372,177	5,372,974	5,717,573
2. Errors & omissions (E&O) .....	69,616	81,599		
3. Directors & officers (D&O) .....	509,561	548,516	90,000	85,000
4. Environmental liability .....				
5. Excess workers' compensation .....				
6. Commercial excess & umbrella .....	44,059,584	46,730,807	28,098,679	20,981,293
7. Personal umbrella .....	52,256,044	61,885,646	18,551,053	23,329,369
8. Employment liability .....	127,443	139,707		
9. Aggregate write-ins for facilities & premises (CGL) .....	26,429,713	29,300,147	7,094,310	12,072,549
10. Internet & cyber liability .....	33,690	54,719	64,050	
11. Aggregate write-ins for other .....	3,145,123	3,706,300	1,004,758	(589,709)
12. Total ASL 17 - other liability (sum of Lines 1 through 11)	141,099,571	158,819,618	60,275,824	61,596,074
<b>DETAILS OF WRITE-INS</b>				
0901. Construction & Alteration Liability .....	12,706,560	13,533,336	2,995,549	4,237,033
0902. Contractual Liability .....	14,808	16,468		
0903. Liquor Liability .....	436,179	555,497		525,000
0998. Summary of remaining write-ins for Line 9 from overflow page .....	13,272,166	15,194,846	4,098,761	7,310,516
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	26,429,713	29,300,147	7,094,310	12,072,549
1101. Farm Liability .....	243	677		
1102. Boat Liability .....	414,488	494,748	8,450	6,837
1103. RV Liability .....	2,730,393	3,210,314	996,308	2,007,106
1198. Summary of remaining write-ins for Line 11 from overflow page .....		560		(2,603,653)
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	3,145,123	3,706,300	1,004,758	(589,709)

SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Exhibit of Other Liabilities by Lines of Business Line 9

	Direct Business Only			
	Prior Year	Current Year		
	1	2	3	4
	Written Premium	Written Premium	Losses Paid (deducting salvage)	Losses Unpaid (Case Base)
0904. Premises & Operations Liability .....	13,269,232	15,191,322	4,098,761	7,310,516
0905. Daycare Centers .....	292	293		
0906. Municipal Liability .....	1,468	1,840		
0907. Veterinarian Liability .....	1,174	1,391		
0997. Summary of remaining write-ins for Line 9 from overflow page	13,272,166	15,194,846	4,098,761	7,310,516

Additional Write-ins for Exhibit of Other Liabilities by Lines of Business Line 11

	Direct Business Only			
	Prior Year	Current Year		
	1	2	3	4
	Written Premium	Written Premium	Losses Paid (deducting salvage)	Losses Unpaid (Case Base)
1104. Anticipated Salvage/Subrogation .....				(2,603,653)
1105. Involuntary Amounts .....		560		
1197. Summary of remaining write-ins for Line 11 from overflow page		560		(2,603,653)



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Alabama**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Arizona**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Arkansas**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Colorado**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Florida**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO





SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Georgia**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Idaho**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Illinois**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Indiana**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	NO
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Iowa**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Kansas**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Kentucky**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Michigan**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	NO
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO





SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Minnesota**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Mississippi**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	NO
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Missouri**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Nebraska**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Nevada**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	NO
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: New Mexico**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	NO
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: North Carolina**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	YES
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: North Dakota**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO





SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Ohio**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Oregon**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	NO
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Pennsylvania**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: South Carolina**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: South Dakota**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Tennessee**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Utah**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Virginia**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO





SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Washington**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	NO
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	NO
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF: Wisconsin**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual Annuity .....	NO
5. Individual Life .....	NO
6. Lender-Placed Home and Auto .....	NO
7. Long-Term Care .....	NO
8. Other Health .....	NO
9. Private Flood .....	NO
10. Private Passenger Auto .....	YES
11. Short-Term Limited Duration Health Plans .....	NO
12. Travel	NO