



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024

OF THE CONDITION AND AFFAIRS OF THE

Owners Insurance Company

NAIC Group Code	0280 (Current)	0280 (Prior)	NAIC Company Code	32700	Employer's ID Number	34-1172650
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	OH		
Country of Domicile	United States of America					
Incorporated/Organized	05/13/1975		Commenced Business	12/31/1975		
Statutory Home Office	2325 North Cole Street (Street and Number)		Lima, OH, US 45801-2305 (City or Town, State, Country and Zip Code)			
Main Administrative Office	6101 Anacapri 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 (Street and Number or P.O. Box)		Lansing, MI, US 48909-8160 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	6101 Anacapri 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 (Name)		517-323-1200 (Area Code) (Telephone Number)			
	aoacctg@aoins.com (E-mail Address)		517-323-8796 (FAX Number)			

OFFICERS

Chairman & CEO	Jamie Patrick Whisnant #	Senior Vice President & Treasurer	Theodore William Reinbold
First Vice President, Secretary & General Counsel	William Finch Woodbury		

OTHER

Anthony Orlando Dean #, President & CIO	Brian Michael Will #, Sr. Vice President	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	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 (CHM)
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.

Anthony Orlando Dean President & CIO	William Finch Woodbury First Vice President, Secretary & General Counsel	Theodore William Reinbold Senior Vice President & Treasurer

Subscribed and sworn to before me this
13th day of February, 2025

Semora Kludy
Notary
7/14/2025

SEMORA KLUDY
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF EATON
My Commission Expires July 14, 2025
Acting in the County of Eaton

- 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	1,028,527	842,678		551,980	13,154	13,402	12,333	900	1,320	816	188,827	32,318
2.1	Allied Lines	2,279,682	1,824,332		1,200,407	127,994	122,181	96,689	915	(650)	3,671	413,481	77,890
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	577,276	606,547		283,884	344,632	538,055	223,681	5,665	40,324	39,030	107,090	(424,915)
5.1	Commercial Multiple Peril (Non-Liability Portion)	33,635,996	30,091,760		16,970,512	12,583,257	21,114,453	14,785,339	332,320	1,383,489	1,814,840	6,130,769	1,025,087
5.2	Commercial Multiple Peril (Liability Portion)	21,424,674	20,752,168		8,969,556	7,698,720	12,179,652	22,668,721	2,502,908	4,726,081	12,881,267	4,003,844	592,330
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	4,830,121	4,561,633		2,382,345	1,958,683	2,375,207	540,961	48,822	112,788	82,578	908,465	175,535
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	42,058	39,757		24,171							7,687	1,528
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	902,280	940,087		344,799	272,508	(293,039)	2,771,785	27,478	(22,377)	271,216	83,274	35,339
17.1	Other Liability - Occurrence	8,492,522	7,794,517		3,979,375	2,447,017	2,526,256	7,755,002	860,853	1,721,098	4,573,575	1,505,719	308,631
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	1,570	2,098	1,817		
19.2	Other Private Passenger Auto Liability					88,000	10,133	37,344	7,544	(6,537)	6,354		
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	3,382,282	3,254,110		1,610,233	6,412,764	3,131,786	8,934,461	921,820	(108,921)	1,590,575	523,613	122,968
21.1	Private Passenger Auto Physical Damage					(10)	37		(133)	(133)			
21.2	Commercial Auto Physical Damage	2,150,909	2,199,009		930,288	881,129	831,772	140,874	25,304	15,808	14,172	329,733	78,192
22.	Aircraft (all perils)												
23.	Fidelity	100,575	99,599		48,881	(749)	162,770	(3,412)	31,385	32,430	1,174	18,707	3,990
24.	Surety												
26.	Burglary and Theft	37,126	35,683		17,062		331	530		2	3	6,696	1,349
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)	78,884,026	73,041,880		37,313,492	32,827,099	42,712,997	57,967,507	4,767,351	7,896,821	21,281,087	14,227,905	2,030,243
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	354,519	330,385		178,315	201,981	(390)	1,909	674	(5,059)	281	61,309	7,029
2.1	Allied Lines	644,348	568,158		326,112	182,190	138,308	42,656	9,829	7,368	1,669	111,650	12,775
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	1,876,998	1,793,261		906,264	862,150	791,570	258,077	31,080	29,062	45,700	344,656	37,215
5.1	Commercial Multiple Peril (Non-Liability Portion)	14,702,871	13,426,441		7,248,501	8,119,540	9,882,588	6,748,539	312,670	524,761	802,227	2,543,416	291,508
5.2	Commercial Multiple Peril (Liability Portion)	8,656,166	8,136,321		3,878,427	1,656,132	3,445,024	9,732,616	1,893,813	2,522,737	5,031,119	1,517,415	171,623
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	1,238,080	1,131,398		603,282	126,711	155,793	75,963	5,015	11,409	11,047	220,230	24,547
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	29,172	33,056		18,361							5,095	578
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	1,674,386	1,642,297	72,492	646,207	843,625	861,411	1,698,510	50,797	49,152	166,903	151,523	33,197
17.1	Other Liability - Occurrence	4,902,043	4,598,621		2,360,714	218,244	1,848,028	6,365,441	55,236	(247,135)	803,921	808,918	97,191
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)					11,593	5,668	(925)	33	(1,981)			
19.2	Other Private Passenger Auto Liability	15,506,280	13,955,154		7,710,400	7,884,012	13,131,839	15,550,374	883,707	1,677,597	2,625,562	2,676,520	318,432
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	2,073,325	1,892,989		926,056	2,661,165	454,353	6,357,919	892,929	120,022	1,106,004	327,640	42,795
21.1	Private Passenger Auto Physical Damage	11,222,175	10,697,927		5,220,599	5,557,184	5,416,191	235,160	77,502	71,063	41,770	1,942,070	231,120
21.2	Commercial Auto Physical Damage	815,007	742,688		369,021	275,775	293,693	28,083	1,508	950	3,300	128,451	16,832
22.	Aircraft (all perils)												
23.	Fidelity	76,515	73,486		34,286	(50)	634	3,286		813	908	12,935	1,809
24.	Surety												
26.	Burglary and Theft	17,207	16,082		9,209		174	378		1	2	3,054	341
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)	63,789,093	59,038,266	72,492	30,435,755	28,600,253	36,424,884	47,097,985	4,214,792	4,760,760	10,640,413	10,854,882	1,286,993
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	420,017	404,624		223,688	58,276	59,603	4,419	225	457	334	68,800	15,381
2.1	Allied Lines	1,155,348	1,008,765		622,835	838,890	694,412	290,703	4,609	(5,182)	11,292	191,589	41,875
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	24,098,685	22,703,324		12,219,851	27,293,954	33,024,857	19,030,075	596,493	1,280,982	2,026,962	3,976,702	880,105
5.2	Commercial Multiple Peril (Liability Portion)	5,637,305	5,241,997		2,415,839	2,007,224	3,105,913	5,287,588	292,016	796,408	2,984,904	962,580	207,173
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	1,720,857	1,601,004		809,038	730,268	781,814	77,940	3,294	13,595	15,309	298,796	63,087
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	249,603	249,275		102,637							37,475	9,256
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	1,661,475	1,515,128		739,416	570,348	822,479	1,838,611	54,991	74,344	177,318	145,286	61,128
17.1	Other Liability - Occurrence	2,479,867	2,260,165		1,259,441	142,426	266,792	1,705,903	48,413	137,140	649,437	403,306	91,405
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	1,299,022	1,357,583		498,535	436,377	16,551	2,211,714	162,992	(35,544)	383,677	182,682	60,865
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	1,437,796	1,631,580		580,450	699,637	707,217	8,054	3,533	(2,922)	4,488	200,427	60,870
22.	Aircraft (all perils)												
23.	Fidelity	34,099	36,936		13,336		67	1,485		354	405	5,178	1,454
24.	Surety												
26.	Burglary and Theft	6,169	6,264		3,318		52	82				994	232
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)	40,200,244	38,016,645		19,488,383	32,777,401	39,479,759	30,456,555	1,166,565	2,259,632	6,254,127	6,473,814	1,492,830
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	277,048	237,809		143,093		1,454	3,352		163	219	46,981	5,544
2.1	Allied Lines	1,679,268	1,533,213		723,323	1,085,314	1,187,880	175,868	1,510	5,028	7,141	287,983	33,606
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood	26,381	22,534		13,814	3,937	9,007	7,296		153	271	5,024	528
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	51,919,696	42,473,600		27,901,211	29,995,909	31,863,878	15,289,902	886,388	1,001,064	1,383,827	9,849,254	1,039,039
5.1	Commercial Multiple Peril (Non-Liability Portion)	17,150,003	16,550,946		8,194,914	6,736,736	5,869,418	6,517,918	245,042	297,132	604,287	2,988,688	343,213
5.2	Commercial Multiple Peril (Liability Portion)	10,872,961	10,697,641		5,101,940	2,528,898	5,967,788	15,595,913	1,139,464	2,782,992	8,991,916	1,931,825	217,594
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	2,338,025	2,333,969		1,124,390	1,018,451	900,373	100,599	6,072	4,893	20,411	422,528	46,790
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	31,166	29,699		15,978							5,907	624
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	666,644	657,903		257,625	165,241	172,739	1,067,440	49,164	51,498	104,728	61,118	22,619
17.1	Other Liability - Occurrence	5,048,471	4,835,453		2,459,336	3,679,608	6,792,224	11,635,021	756,844	424,251	1,681,894	843,898	101,032
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)									71	71		
19.2	Other Private Passenger Auto Liability	19,691,470	19,284,819		9,468,244	11,941,291	11,759,717	19,808,043	2,576,301	2,442,990	3,392,826	3,121,599	394,592
19.3	Commercial Auto No-Fault (Personal Injury Protection)					14,500	7,335	(1,086)	1,122	(2,051)			
19.4	Other Commercial Auto Liability	34,525,527	33,813,557		16,109,240	14,995,950	9,700,027	37,684,435	2,586,147	(38,902)	6,483,166	5,425,531	691,819
21.1	Private Passenger Auto Physical Damage	15,768,898	15,454,076		7,454,349	8,538,393	7,984,705	277,577	99,059	55,689	56,219	2,508,399	315,985
21.2	Commercial Auto Physical Damage	13,918,776	13,646,396		6,437,798	9,327,825	8,310,287	1,059,746	131,803	50,526	120,284	2,185,384	278,907
22.	Aircraft (all perils)												
23.	Fidelity	71,683	73,029		31,389		467	3,092		758	855	12,561	1,656
24.	Surety												
26.	Burglary and Theft	8,391	8,087		4,024		85	160		1	1	1,495	168
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)	173,994,407	161,652,731		85,440,670	90,032,054	90,527,385	109,225,277	8,478,986	7,076,258	22,848,045	29,698,176	3,493,716
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	6,484	7,448		2,380		16	87		4	6	1,091	493
2.1	Allied Lines	23,572	24,563		12,033	12,782	15,819	4,439	30	136	172	4,023	1,173
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)	297,785	299,737		125,083	114,273	153,902	198,414	25,155	32,314	31,940	48,177	15,578
5.2	Commercial Multiple Peril (Liability Portion)	2,541,204	2,589,874		1,025,523	351,012	1,113,456	2,971,265	419,842	736,175	1,717,282	422,828	206,472
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	407,570	410,092		194,477	243,244	292,353	70,419	3,469	12,307	11,131	66,210	33,746
9.2	Pet Insurance Plans												
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	326,831	286,512	1,988	98,566	57,685	7,815	699,358	7,192	2,805	67,699	26,957	71,232
17.1	Other Liability - Occurrence	2,833,094	2,897,770		1,199,152	2,691,112	1,024,027	2,436,459	770,445	(456,176)	2,176,505	478,118	288,054
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)	1,195,822	3,274,904		110,984	1,908,829	143,204	311,196	1,256,979	614,742	273,801	178,558	87,334
19.2	Other Private Passenger Auto Liability	8,456,088	21,500,775		797,393	21,605,846	10,081,244	20,150,986	2,976,699	1,102,550	3,507,625	1,265,826	626,820
19.3	Commercial Auto No-Fault (Personal Injury Protection)	(10)	(10)			149,116	124,403	15,532	223,454	204,724	22,300	(1)	(1)
19.4	Other Commercial Auto Liability	(2,056)	(2,056)			35,568,467	22,274,331	24,690,748	7,621,336	4,743,383	5,088,357	(295)	(37)
21.1	Private Passenger Auto Physical Damage	5,218,436	12,591,705		481,621	9,048,232	8,324,150	(290,779)	180,074	117,159	37,386	780,316	354,358
21.2	Commercial Auto Physical Damage	(63)	(63)			(143,436)	(68,979)	12,683	64,361	63,547	1,037	(10)	(8)
22.	Aircraft (all perils)												
23.	Fidelity	5,824	6,442		3,241		13	249		60	69	989	595
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)	21,310,582	43,887,691	1,988	4,050,454	71,607,163	43,485,754	51,271,056	13,549,035	7,173,730	12,935,310	3,272,786	1,685,807
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	1,392,561	1,169,263		696,342	5,046	13,041	(19,193)	4,103	4,910	1,121	227,400	63,586
2.1	Allied Lines	2,076,530	1,680,964		1,076,090	1,110,738	1,546,355	561,364	17,532	32,433	20,650	333,630	93,486
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril					4,000	(8,736)	15,583	4,006	3,264	2,920		
4.	Homeowners Multiple Peril	1,520,208	1,570,412		760,071	2,050,611	2,233,542	490,957	34,142	72,651	101,122	276,895	70,033
5.1	Commercial Multiple Peril (Non-Liability Portion)	34,424,519	30,961,946		17,046,740	25,301,773	33,862,311	17,746,628	703,333	1,827,381	2,089,811	5,840,474	1,586,515
5.2	Commercial Multiple Peril (Liability Portion)	19,229,246	18,588,480		8,413,713	12,017,416	12,869,259	23,199,320	3,271,876	3,672,299	13,023,043	3,323,238	886,502
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	5,665,906	5,250,407		2,738,674	2,502,202	2,881,014	551,055	50,028	110,684	88,236	995,831	261,156
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	52,583	52,756		11,311							9,052	2,423
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	13,398,563	13,451,592		5,667,650	6,219,523	3,893,510	31,858,101	504,255	252,144	3,099,164	1,092,540	731,533
17.1	Other Liability - Occurrence	17,882,556	16,897,771		8,673,775	8,528,031	16,660,909	26,937,300	749,899	1,109,996	3,401,127	2,899,125	824,307
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)				152,484		71,140	47,665	28,036	3,533	34,213		
19.2	Other Private Passenger Auto Liability	282,158,825	260,089,229		132,695,721	164,993,289	199,864,953	243,342,165	12,596,748	16,200,467	40,824,363	43,792,877	13,005,160
19.3	Commercial Auto No-Fault (Personal Injury Protection)					10,000	19,251	9,251	682	8,823	8,141		
19.4	Other Commercial Auto Liability	53,974,270	48,826,410		27,103,804	28,112,718	23,075,342	56,798,097	2,726,768	(733,530)	9,856,337	8,317,448	2,487,674
21.1	Private Passenger Auto Physical Damage	156,781,937	151,348,951		71,746,703	92,963,272	93,051,063	6,330,389	1,675,388	1,636,683	838,704	24,337,446	7,227,329
21.2	Commercial Auto Physical Damage	14,072,290	13,120,553		6,985,232	8,392,993	8,493,527	1,152,703	131,335	132,861	123,856	2,157,385	648,643
22.	Aircraft (all perils)												
23.	Fidelity	192,170	188,384		93,563		8,200	14,828		3,856	4,100	32,203	9,453
24.	Surety	8,624				220,870	221,000	130		17	17		397
26.	Burglary and Theft	20,924	18,250		12,498		178	399		1	2	3,540	963
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	602,851,713	563,223,972		283,721,885	352,584,967	398,755,859	409,036,742	22,498,131	24,338,472	73,516,926	93,639,220	27,899,161
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024

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	200,235	146,682		121,526		1,141	2,579		126	168	35,376	2,258
2.1	Allied Lines	273,775	215,605		156,286	74,048	168,827	109,286	2,095	5,376	4,095	48,096	3,083
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	5,649,411	5,217,074		2,861,642	2,730,197	2,593,634	2,364,451	208,277	237,149	219,670	1,033,180	63,834
5.2	Commercial Multiple Peril (Liability Portion)	6,242,257	6,100,959		2,566,902	1,498,047	309,138	5,459,722	272,202	(642,353)	3,125,742	1,166,390	70,867
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	1,994,131	2,015,383		856,808	245,526	233,299	67,059	32,378	37,753	14,477	372,991	22,596
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	82,292	79,669		40,704							14,596	929
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	4,066,451	3,986,540		1,858,261	192,566	295,976	2,443,575	111,114	196,609	1,600,110	734,031	46,079
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	997,072	956,988		406,070	1,194,188	1,948,019	3,500,040	298,047	307,462	601,875	166,377	11,319
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	647,661	615,698		273,183	137,113	141,214	53,583	1,705	(4,460)	4,743	108,296	7,343
22.	Aircraft (all perils)												
23.	Fidelity	21,789	21,619		8,650		187	941		232	260	4,039	312
24.	Surety												
26.	Burglary and Theft	3,612	3,247		946		37	133			1	639	41
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)	20,178,688	19,359,443		9,150,979	6,071,684	5,691,473	14,001,369	925,819	137,894	5,571,141	3,684,011	229,060
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	563,602	718,504		276,256	185,573	(2,516,462)	5,033	1,333	(78,831)	426	103,411	16,615
2.1	Allied Lines	1,215,131	1,248,740		575,937	1,367,974	1,650,637	1,034,904	14,476	15,924	38,890	223,268	35,781
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril					105,454	(49,867)	73,743	6,268	(10,993)	14,068	(1)	796
4.	Homeowners Multiple Peril	440,388	445,357		234,525	161,878	159,502	36,613	4,580	5,612	6,646	82,240	12,954
5.1	Commercial Multiple Peril (Non-Liability Portion)	39,163,342	37,476,518		19,123,832	22,885,783	27,030,438	16,468,374	446,989	1,266,674	1,988,934	7,143,005	1,151,610
5.2	Commercial Multiple Peril (Liability Portion)	19,859,131	19,151,520		8,696,855	6,726,332	14,888,253	32,658,930	2,431,009	5,678,506	17,944,751	3,691,561	584,414
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	3,400,875	3,327,495		1,589,800	1,989,826	2,085,712	303,612	42,305	73,339	53,232	640,562	100,185
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	403,045	413,466		206,429							73,896	11,897
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	10,641,768	11,356,917		4,475,156	6,932,633	5,152,847	21,711,515	454,317	174,951	2,091,878	879,102	364,969
17.1	Other Liability - Occurrence	12,212,851	11,022,172		6,102,150	6,167,999	5,591,611	14,295,795	91,614	(209,315)	923,115	2,020,360	359,130
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)					42,323	42,411	1,799	1,728	2,829	2,939		
19.2	Other Private Passenger Auto Liability	63,240,891	58,387,724		28,734,484	31,923,779	36,871,284	43,819,149	1,154,501	1,526,457	7,248,150	10,065,055	1,907,415
19.3	Commercial Auto No-Fault (Personal Injury Protection)					13,724	2,696	(1,028)	102	(5,099)			
19.4	Other Commercial Auto Liability	7,055,517	7,091,648		3,612,279	7,030,617	7,052,836	15,374,801	1,508,614	887,242	2,672,885	1,057,881	214,190
21.1	Private Passenger Auto Physical Damage	68,784,929	61,236,251		31,360,040	34,159,190	34,735,601	1,308,563	385,940	417,787	243,108	10,972,367	2,520,414
21.2	Commercial Auto Physical Damage	8,118,857	7,969,658		3,833,282	6,827,255	7,394,310	2,097,517	122,671	149,229	178,634	1,222,115	245,044
22.	Aircraft (all perils)												
23.	Fidelity	152,818	160,102		76,832	16,417	(920)	(5,217)		1,337	1,783	27,904	5,072
24.	Surety												
26.	Burglary and Theft	49,565	47,055		22,786		415	633		3	4	9,116	1,459
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)	235,302,709	220,053,127		108,920,644	126,536,759	140,091,304	149,184,737	6,666,445	9,895,651	33,409,443	38,211,841	7,531,945
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied Lines	289	347		115		(4)	1				86	11
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	178,972	183,075		90,219	25,695	9,456	5,722	8,878	7,603	1,019	47,719	6,887
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine	2,263	2,358		1,241		52	130		10	17	604	87
9.2 Pet Insurance Plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake	33	33		14							8	1
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	1,149,088	1,084,070		602,936	410,500	276,531	652,198	111	(6,841)	11,826	270,037	44,217
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					148,334	10,095	(5,867)		(20,576)	2,174		
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage					(6,200)	(6,271)	(52)	11,687	11,687			
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)	1,330,645	1,269,884		694,525	578,328	289,859	652,133	20,676	(8,117)	15,036	318,455	51,203
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	312,401	314,317		131,086	251,005	(234,452)	127,024	19,439	9,870	8,493	51,261	5,102
2.1	Allied Lines	1,132,375	1,061,564		448,881	394,800	645,717	302,972	363	9,095	11,509	190,812	18,327
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril					108,944	(20,945)	32,382	2,635	(13,208)	6,512		
4.	Homeowners Multiple Peril	495,671	481,300		269,559	336,706	332,978	30,276	1,659	2,251	5,623	91,165	8,082
5.1	Commercial Multiple Peril (Non-Liability Portion)	41,430,530	37,227,023		20,163,769	21,973,307	20,865,209	11,531,273	316,080	331,611	1,397,435	7,206,495	670,152
5.2	Commercial Multiple Peril (Liability Portion)	11,016,301	10,534,431		4,942,021	3,155,909	3,454,062	9,770,046	518,978	935,632	5,295,946	1,950,073	179,261
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	3,808,963	3,677,286		1,752,056	(1,583,101)	(1,128,515)	630,932	1,103,636	1,176,668	92,416	687,596	62,035
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	86,258	80,182		39,322							15,335	1,392
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	7,166,095	7,199,979		2,866,846	2,680,100	2,069,143	7,480,909	127,741	37,593	725,379	654,663	117,165
17.1	Other Liability - Occurrence	8,584,839	7,863,525		4,124,442	6,310,543	5,823,981	8,032,708	115,500	161,292	645,647	1,408,318	139,274
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)					49,727	51,570	3,940	4,236	6,060	3,690		
19.2	Other Private Passenger Auto Liability	41,376,889	36,168,559		18,344,016	25,394,579	32,193,835	30,744,257	1,170,777	1,949,077	4,941,234	6,570,786	667,706
19.3	Commercial Auto No-Fault (Personal Injury Protection)						3,000	3,000		2,442	2,442		
19.4	Other Commercial Auto Liability	3,172,375	3,001,862		1,536,365	4,294,287	459,906	5,051,137	482,418	(526,129)	895,757	465,050	52,799
21.1	Private Passenger Auto Physical Damage	60,875,484	55,656,285		26,434,293	30,238,308	30,412,521	1,625,401	291,212	302,016	228,080	9,692,655	985,747
21.2	Commercial Auto Physical Damage	6,725,321	6,317,067		2,931,392	8,562,387	9,057,769	760,928	32,274	51,838	85,912	992,922	110,757
22.	Aircraft (all perils)												
23.	Fidelity	47,457	47,407		20,287		252	2,045		499	565	7,792	904
24.	Surety												
26.	Burglary and Theft	3,894	3,349		1,755		46	59				706	64
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)	186,234,855	169,634,138		84,006,089	102,167,501	103,986,077	76,129,288	4,186,948	4,436,609	14,346,642	29,985,630	3,018,766
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	154,432	155,077		78,625		344	1,963		81	128	28,409	3,937
2.1	Allied Lines	394,253	380,321		208,218	370,477	313,276	11,888	225	(2,428)	653	71,881	10,125
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)	7,565,921	7,015,654		4,065,314	1,659,852	3,085,008	2,210,626	39,746	160,095	211,094	1,394,064	194,846
5.2	Commercial Multiple Peril (Liability Portion)	2,387,722	2,235,300		1,053,653	1,166,911	1,275,924	1,994,647	223,572	209,575	1,149,964	452,501	63,327
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	663,516	695,689		324,429	127,047	316,720	211,300	7,159	31,142	28,249	125,720	17,598
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	33,814	38,673		20,585							6,549	897
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	622,148	705,431		263,189	242,013	344,905	1,443,210	64,435	72,073	139,176	58,186	20,250
17.1	Other Liability - Occurrence	1,424,728	1,393,892		621,346	1,015,142	564,471	1,569,576	100,790	386,654	748,990	253,517	37,787
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)	6,632	6,786		2,738	49,477	49,076	1,064	53	2,992	3,884	1,038	176
19.4	Other Commercial Auto Liability	314,956	314,626		142,208	35,176	44,694	494,125	55,622	48,064	95,292	49,971	8,353
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	165,684	172,346		81,147	32,275	27,522	185,417	4,406	3,568	14,385	25,879	4,394
22.	Aircraft (all perils)												
23.	Fidelity	15,216	16,294		7,825		72	674		164	186	2,855	480
24.	Surety												
26.	Burglary and Theft	1,687	1,690		1,162		14	29				323	45
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)	13,750,709	13,131,781		6,870,438	4,698,371	6,022,025	8,124,519	496,007	911,980	2,392,001	2,470,894	362,195
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	519,599	466,979		236,987		3,945	6,582		316	430	87,726	11,756
2.1	Allied Lines	986,571	848,107		513,099	617,445	713,727	170,393	16,649	19,639	6,681	172,520	22,368
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril						9	20,000	225	155	1,744		479
5.1	Commercial Multiple Peril (Non-Liability Portion)	33,963,079	31,320,726		16,255,025	12,580,549	11,178,491	27,515,058	824,569	506,431	4,142,197	6,145,912	768,458
5.2	Commercial Multiple Peril (Liability Portion)	12,752,014	11,959,602		5,539,236	2,016,948	9,372,110	16,709,538	815,378	4,286,421	8,555,481	2,344,931	288,204
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	2,624,193	2,522,831		1,289,499	1,140,299	1,137,091	176,100	32,055	43,469	32,049	484,115	59,288
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	922,959	888,888		387,560							166,666	20,858
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	2,590,993	2,402,714		1,114,006	1,197,460	1,024,876	3,525,565	46,073	15,878	344,810	231,925	59,124
17.1	Other Liability - Occurrence	5,698,774	5,326,218		2,661,485	126,398	531,223	3,970,594	201,663	652,083	1,240,179	947,784	128,698
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)					(777)	(11,977)	4,800	45	(3,675)	2,725		79
19.2	Other Private Passenger Auto Liability					(4,558)	(13,558)	20,000	35	(1,962)	3,523		468
19.3	Commercial Auto No-Fault (Personal Injury Protection)	597,180	584,055		291,115	227,631	356,723	438,415	13,278	211,834	374,609	90,413	15,951
19.4	Other Commercial Auto Liability	27,838,210	26,020,549		13,690,811	10,672,036	8,686,256	27,675,755	861,006	(710,305)	4,759,006	4,305,714	662,132
21.1	Private Passenger Auto Physical Damage					(4,545)	(4,835)	(290)					342
21.2	Commercial Auto Physical Damage	12,700,459	12,173,753		6,090,608	8,267,902	6,887,002	1,463,412	104,664	(32,708)	139,878	1,958,438	286,897
22.	Aircraft (all perils)												
23.	Fidelity	41,904	41,652		21,451		254	1,787		433	488	7,577	1,093
24.	Surety												
26.	Burglary and Theft	10,977	8,791		5,755		68	115			1	2,090	248
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	101,246,912	94,564,864		48,096,640	36,836,789	39,861,407	81,697,805	2,915,640	4,988,009	19,603,801	16,945,813	2,326,425
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												309
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												309
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine												
9.2 Pet Insurance Plans												
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)												619
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												840
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												250
4. Homeowners Multiple Peril												940
5.1 Commercial Multiple Peril (Non-Liability Portion)												250
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine												
9.2 Pet Insurance Plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												2,280
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	675,775	667,195		367,283		2,345	8,277		364		115,270	13,598
2.1	Allied Lines	1,738,106	1,580,759		970,138	791,003	1,340,579	797,236	5,759	23,786	30,135	297,941	34,974
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								(1,945)	(1,945)			
5.1	Commercial Multiple Peril (Non-Liability Portion)	38,121,717	35,230,458		19,703,502	34,822,090	40,343,599	20,898,616	857,519	1,513,882	2,129,283	6,482,583	767,085
5.2	Commercial Multiple Peril (Liability Portion)	15,443,167	14,392,728		7,036,829	9,664,782	12,444,830	17,030,410	2,434,268	3,564,412	9,576,201	2,682,204	310,747
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	3,090,653	2,926,369		1,482,715	1,317,771	1,446,088	220,953	(1,333)	21,341	37,731	541,856	62,190
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	635,438	612,348		342,931		(10,600)		559	559		109,580	12,786
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	3,440,621	3,581,718		1,215,168	2,560,906	1,658,742	13,667,241	109,554	2,900	1,318,635	290,678	69,232
17.1	Other Liability - Occurrence	6,418,427	5,980,405		3,233,504	494,752	8,263,496	11,968,776	93,967	542,184	1,110,860	1,040,659	129,152
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					2,358,173	1,163,020	976,184	435,089	193,432	176,496		
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	4,343,890	4,425,994		2,057,029	3,735,948	3,850,496	13,037,183	1,193,346	644,236	2,245,919	633,604	93,381
21.1	Private Passenger Auto Physical Damage				(238)	910	4,524	275	305	246			
21.2	Commercial Auto Physical Damage	3,247,872	3,485,518		1,573,417	3,160,003	2,690,467	745,703	134,743	96,984	68,664	466,824	70,931
22.	Aircraft (all perils)												
23.	Fidelity	72,777	78,177		32,176	46,718	103,048	(15,567)	7,955	8,721	872	12,177	1,716
24.	Surety												
26.	Burglary and Theft	16,640	14,056		7,008		190	249		1	1	2,909	335
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)	77,245,082	72,975,726		38,021,699	58,951,910	73,297,211	79,339,785	5,269,755	6,611,163	16,695,586	12,676,286	1,566,127
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	104,115	109,026		45,278		384	1,264		57	83	19,152	1,649
2.1	Allied Lines	682,990	647,136		310,402	811,424	1,055,173	369,805	7,671	15,720	14,182	126,227	10,798
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril							5,100		(18)	445		
5.1	Commercial Multiple Peril (Non-Liability Portion)	22,712,580	19,718,257		11,013,100	16,116,034	19,936,694	8,902,952	161,832	642,115	917,758	4,316,986	358,356
5.2	Commercial Multiple Peril (Liability Portion)	5,063,146	4,787,536		2,169,334	1,061,088	2,799,549	4,720,724	171,862	1,115,538	2,639,727	981,578	80,163
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	1,706,608	1,600,424		730,434	1,093,518	812,318	112,224	3,047	(14,055)	19,885	333,568	27,001
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	71,905	70,787		42,792							14,046	1,139
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	3,239,772	3,097,254		1,238,286	1,120,648	1,169,195	4,064,776	126,805	113,767	391,996	326,420	50,582
17.1	Other Liability - Occurrence	4,024,058	3,656,711		1,876,012	82,474	330,731	2,434,657	43,528	207,098	414,496	695,652	63,565
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)					56,739	125,439	77,529	676	43,456	46,369		
19.2	Other Private Passenger Auto Liability	24,608,039	21,560,554		10,979,658	12,240,739	16,565,590	15,509,158	400,614	940,824	2,495,526	4,053,586	384,203
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	1,171,558	1,085,722		500,549	339,290	89,299	1,772,160	71,285	(68,192)	303,620	187,141	18,291
21.1	Private Passenger Auto Physical Damage	25,307,081	23,104,606		11,245,441	17,353,453	17,840,202	854,781	160,664	199,813	115,301	4,197,050	395,117
21.2	Commercial Auto Physical Damage	2,193,406	2,149,391		841,621	2,228,667	1,998,492	80,129	6,816	(13,443)	13,120	347,955	34,245
22.	Aircraft (all perils)												
23.	Fidelity	35,882	33,258		17,860		467	1,598		400	442	7,002	646
24.	Surety												
26.	Burglary and Theft	1,324	974		833		12	22				253	21
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)	90,922,464	81,621,635		41,011,601	52,504,075	62,723,544	38,906,879	1,154,800	3,183,081	7,372,949	15,606,617	1,425,776
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												2,520
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												2,520
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine												
9.2 Pet Insurance Plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												5,040
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												950
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												650
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine												
9.2	Pet Insurance Plans												
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)												1,600
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	664,090	620,936		316,340	27,850	32,513	12,921	2,980	3,580	866	138,060	15,525
2.1	Allied Lines	1,082,025	1,049,949		534,143	217,243	166,547	137,212	1,950	(2,481)	5,206	226,696	25,271
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood	142,430	123,640		81,825	472,068	658,851	202,350	1,775	8,559	7,519	26,245	3,375
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	148,240,004	122,828,515		81,298,929	90,616,241	116,249,812	47,290,406	1,528,447	3,742,162	4,259,431	27,023,087	3,674,378
5.1	Commercial Multiple Peril (Non-Liability Portion)	65,361,880	61,123,950		33,755,251	20,445,276	29,289,989	25,440,551	643,730	1,875,641	2,850,272	13,775,637	1,523,900
5.2	Commercial Multiple Peril (Liability Portion)	22,354,843	21,612,239		9,303,444	5,864,309	11,635,399	24,850,897	2,036,312	4,436,268	13,681,178	4,818,213	521,494
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	7,431,031	7,061,042		3,599,841	3,845,609	4,804,693	1,296,585	52,676	200,936	192,578	1,514,167	173,724
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	623,445	587,497		322,703							118,668	14,548
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	9,026,242	9,116,730		3,393,089	4,240,809	3,814,503	15,385,347	418,540	374,238	1,514,693	893,184	210,032
17.1	Other Liability - Occurrence	14,104,800	13,498,756		7,104,980	10,361,746	13,998,123	14,287,741	352,843	1,391,926	2,888,070	2,563,066	329,218
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)					85,061	88,516	11,278	3,238	9,037	10,051		
19.2	Other Private Passenger Auto Liability	56,550,540	53,170,406		25,736,040	27,441,324	35,314,120	35,170,124	748,501	1,654,682	5,530,519	10,964,195	1,398,216
19.3	Commercial Auto No-Fault (Personal Injury Protection)						784						
19.4	Other Commercial Auto Liability	33,940,513	32,105,660		16,282,060	12,141,981	10,248,516	30,773,184	725,834	(877,395)	5,283,298	5,994,928	844,409
21.1	Private Passenger Auto Physical Damage	63,057,846	57,643,775		29,237,463	37,757,054	38,617,481	3,271,094	359,102	427,034	385,475	11,167,895	1,498,389
21.2	Commercial Auto Physical Damage	20,875,353	19,477,090		10,067,855	14,628,227	14,250,707	2,160,515	105,510	91,065	224,496	3,613,439	496,038
22.	Aircraft (all perils)												
23.	Fidelity	177,316	174,123		80,612		1,742	7,654		1,899	2,116	37,455	4,677
24.	Surety												
26.	Burglary and Theft	28,119	26,260		16,418		243	389		2		6,095	656
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)	443,660,477	400,220,566		221,130,993	228,144,798	279,172,538	200,298,247	6,981,438	13,337,151	36,835,771	82,881,031	10,733,851
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	184,461	179,328		82,742	95,683	(2,369,456)	1,130		(72,346)	148	32,200	3,311
2.1	Allied Lines	522,981	502,034		221,835	104,526	119,876	47,390	6,103	6,306	1,769	90,000	9,387
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril						(2,145)		908	523			
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	10,961,607	10,103,657		5,312,327	6,507,130	7,465,783	4,098,033	111,535	230,359	418,893	2,014,075	196,752
5.2	Commercial Multiple Peril (Liability Portion)	3,699,639	3,606,185		1,599,063	800,785	2,250,776	4,204,015	164,806	815,385	2,342,805	697,340	66,406
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	912,760	873,063		426,405	140,307	170,295	72,495	1,363	5,758	10,367	174,547	16,383
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	1,593	1,436		943							261	29
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	2,583,032	2,437,142		1,251,520	1,857,414	411,784	6,460,904	43,983	(30,755)	218,250	446,727	46,383
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)	998,482	968,058		427,594	493,737	316,352	255,261	26,954	1,384	167,723	169,136	17,922
19.2	Other Private Passenger Auto Liability	6,741,104	6,239,415		2,970,352	4,144,866	3,837,076	3,895,838	87,790	17,349	593,945	1,135,930	120,997
19.3	Commercial Auto No-Fault (Personal Injury Protection)	26,714	26,252		9,969	18,384	33,868	33,029	1,352	19,683	29,513	4,485	479
19.4	Other Commercial Auto Liability	817,210	787,377		320,764	223,987	35,780	907,048	8,531	(37,976)	164,680	137,351	14,668
21.1	Private Passenger Auto Physical Damage	12,792,941	11,718,249		5,651,947	6,071,375	6,107,425	158,925	53,621	52,366	36,607	2,157,744	229,623
21.2	Commercial Auto Physical Damage	1,908,668	1,889,867		849,517	347,062	558,845	466,626	(272)	12,755	36,875	317,542	34,259
22.	Aircraft (all perils)												
23.	Fidelity	22,162	21,705		10,625		166	948		233	262	4,202	459
24.	Surety												
26.	Burglary and Theft	5,300	5,441		2,266		44	64	4	4		981	95
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)	42,178,654	39,359,206		19,137,869	20,805,256	18,936,470	20,601,707	506,678	1,021,026	4,021,839	7,382,520	757,135
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 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	739,573	711,079		278,487	638,171	642,068	7,392	17,322	18,111	976	130,410	10,985
2.1	Allied Lines	937,986	878,715		380,182	203,930	185,034	78,312	112	(1,483)	3,030	166,923	13,932
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood		15				(14)			(1)		1	
3.	Farmowners Multiple Peril	627	478,060			609,749	29,474	408,831	83,017	25,122		78,405	12,162
4.	Homeowners Multiple Peril	210,140	222,274		101,956	169,490	173,002	28,815	908	2,420		39,623	3,121
5.1	Commercial Multiple Peril (Non-Liability Portion)	54,404,279	48,462,338		27,679,946	27,719,391	30,877,849	19,300,486	675,805	1,138,097		10,209,226	808,085
5.2	Commercial Multiple Peril (Liability Portion)	17,263,319	16,840,211		7,511,295	5,102,231	3,974,320	14,365,696	1,119,489	164,370		3,299,750	256,418
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	4,022,928	3,786,995		1,933,121	538,494	667,294	353,690	9,758	37,631		778,612	59,754
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	373,762	368,664			170,292						68,484	5,552
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	12,136,360	11,189,492		6,150,937	8,425,807	10,077,321	12,978,809	40,447	353,269		1,291,099	180,265
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)					14,073	16,546	11,029	2,059	5,266		6,832	
19.2	Other Private Passenger Auto Liability	14,397,273	13,938,791		5,362,109	8,010,115	8,924,031	10,551,204	433,655	484,629		1,757,520	214,239
19.3	Commercial Auto No-Fault (Personal Injury Protection)					50,000	46,256	(3,744)					
19.4	Other Commercial Auto Liability	3,857,581	3,799,123		1,888,870	2,212,122	2,523,536	5,612,377	302,596	146,742		967,210	57,298
21.1	Private Passenger Auto Physical Damage	15,445,893	14,609,836		5,834,591	8,540,167	8,643,693	299,162	87,132	94,602		63,272	229,774
21.2	Commercial Auto Physical Damage	2,859,422	2,711,055		1,405,781	2,097,039	2,095,564	150,113	47,033	46,076		19,740	42,472
22.	Aircraft (all perils)												
23.	Fidelity	188,360	186,095		81,243	41,290	26,401	(8,500)	59	2,048		2,225	3,347
24.	Surety											35,592	
26.	Burglary and Theft	36,239	38,578		14,242	1	299	498		2		6,910	538
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)	126,873,743	118,221,320		58,793,052	64,372,070	68,902,673	64,134,168	2,819,392	2,516,900	14,614,246	22,797,921	1,885,789
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												750
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												750
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine												
9.2 Pet Insurance Plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												1,500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 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	209,195	201,220		123,606	8,995,110	5,693,154	(90,510)	59,129	(36,297)	1,331	38,459	5,025
2.1	Allied Lines	228,478	209,878		131,850	16,541	19,338	12,904	827	913	574	41,631	5,473
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	8,993,454	7,966,648		5,003,228	4,764,933	2,457,341	1,670,865	145,381	27,822	174,486	1,670,739	214,860
5.2	Commercial Multiple Peril (Liability Portion)	2,720,538	2,675,460		1,303,696	560,296	1,604,669	3,017,812	198,549	731,111	1,701,257	514,821	65,361
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	966,513	892,127		473,778	141,739	166,587	44,819	12,473	16,375	6,521	183,303	23,041
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	7,763	7,592		3,363							1,461	185
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	1,115,254	950,712		474,985	241,300	514,908	974,853	7,337	31,109	94,153	122,420	13,939
17.1	Other Liability - Occurrence	720,454	689,301		314,630	46,703	103,205	432,931	17,141	59,251	285,425	132,995	17,190
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)	24,934	24,509		11,051	219	4,324	11,187	73	5,496	9,107	4,012	611
19.4	Other Commercial Auto Liability	675,320	637,179		336,795	243,245	80,285	936,149	25,912	(13,418)	175,923	107,294	16,353
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	651,846	605,055		298,028	211,515	202,925	46,034	13,157	12,921	4,546	104,234	15,927
22.	Aircraft (all perils)												
23.	Fidelity	21,755	20,648		11,706		157	945		232	261	3,890	584
24.	Surety												
26.	Burglary and Theft	2,864	3,060		2,043		3,502	65				544	69
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)	16,338,369	14,883,389		8,488,759	15,221,600	10,850,397	7,058,056	479,979	835,517	2,453,584	2,925,802	378,618
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	334,070	300,271		171,906	4,993	6,505	4,007		192	266	57,394	10,784
2.1	Allied Lines	811,372	742,224		420,751	357,762	418,506	114,728	2,994	4,712	4,424	138,924	26,192
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	1,339,179	1,303,925		678,783	1,225,606	1,354,978	201,569	16,382	41,022	36,201	245,282	43,231
5.1	Commercial Multiple Peril (Non-Liability Portion)	27,460,754	25,938,715		13,908,331	16,099,159	22,759,843	12,126,022	349,607	1,155,870	1,426,909	4,699,950	897,589
5.2	Commercial Multiple Peril (Liability Portion)	17,496,125	16,488,274		7,472,248	4,706,099	13,768,452	23,428,658	2,307,698	6,995,211	13,022,300	3,036,820	593,799
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	2,031,465	2,007,763		995,285	733,663	909,109	233,633	10,288	38,480	35,190	361,220	65,579
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	184,016	175,315		85,550							30,962	5,940
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	4,343,804	4,510,465		1,702,388	3,317,351	1,072,845	8,380,739	218,736	9,758	832,550	387,992	140,225
17.1	Other Liability - Occurrence	11,707,117	10,973,177		5,549,775	7,696,457	10,262,858	14,781,507	977,925	2,826,402	5,419,827	1,970,626	398,065
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)					103,047	72,913	52,622	14,020	12,973	34,560		
19.2	Other Private Passenger Auto Liability	87,166,017	80,650,914		41,047,837	46,154,462	67,627,667	80,831,076	2,770,063	5,630,673	13,388,031	13,530,004	3,037,159
19.3	Commercial Auto No-Fault (Personal Injury Protection)							23	23				
19.4	Other Commercial Auto Liability	2,777,315	3,275,292		1,272,333	6,747,543	5,371,458	8,541,206	607,356	(28,614)	1,529,711	404,736	98,489
21.1	Private Passenger Auto Physical Damage	55,387,884	52,242,707		25,244,323	36,124,272	36,378,772	3,146,853	493,669	511,892	348,470	8,629,347	1,788,016
21.2	Commercial Auto Physical Damage	1,152,375	1,263,451		523,922	1,305,871	1,127,278	382,108	21,789	(411)	35,182	169,927	37,201
22.	Aircraft (all perils)												
23.	Fidelity	100,784	102,205		42,709		577	4,340		1,061	1,200	17,453	3,618
24.	Surety												
26.	Burglary and Theft	35,890	38,489		15,334		6,616	906		3	5	6,447	1,159
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)	212,328,167	200,013,187		99,131,473	124,576,284	161,138,376	152,229,974	7,790,551	17,199,248	36,114,826	33,687,082	7,147,048
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	120,478	111,428		44,983		643	1,450		71	95	21,274	3,393
2.1	Allied Lines	402,012	363,420		154,948	36,567	(476,246)	40,650	36	(24,499)	1,529	70,790	11,323
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	(25)	(25)			217,422	(36,993)	(3,666)	76	(36,113)		(18)	(1)
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	11,041,556	9,976,162		5,265,236	3,295,868	3,705,914	2,788,225	29,263	111,356	323,226	2,026,846	310,998
5.2	Commercial Multiple Peril (Liability Portion)	4,577,117	4,368,433		1,733,123	1,365,510	2,449,351	4,266,630	183,325	663,252	2,368,141	855,313	128,926
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	1,478,021	1,388,082		616,424	353,468	413,743	83,363	1,117	9,198	12,859	277,221	41,631
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	2,304	2,647		1,219							408	65
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	1,917,945	1,949,139		688,355	1,837,046	1,082,652	6,100,090	77,361	(516)	595,166	178,898	103,672
17.1	Other Liability - Occurrence	2,505,709	2,350,301		1,140,579	298,236	127,866	1,466,449	76,673	82,439	169,883	430,757	70,578
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					264,651	125,588	(11,143)	3,524	(33,929)	106		
19.3	Commercial Auto No-Fault (Personal Injury Protection)						238						
19.4	Other Commercial Auto Liability	1,163,866	1,106,264		540,684	465,091	590,445	1,550,246	70,935	30,244	264,543	191,117	32,783
21.1	Private Passenger Auto Physical Damage					1,068	1,137	(22)	(114)	(114)			
21.2	Commercial Auto Physical Damage	2,927,881	2,847,364		1,449,172	186,346	203,656	187,275	607	(2,488)	15,207	477,689	82,472
22.	Aircraft (all perils)												
23.	Fidelity	20,247	20,084		8,661	(450)	(294)	858		211	237	3,751	632
24.	Surety												
26.	Burglary and Theft	6,384	6,018		3,248	9,061	7,830	(1,208)				1,206	180
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)	26,163,494	24,489,316		11,646,631	8,329,884	8,195,531	16,469,197	442,801	799,112	3,750,994	4,535,251	786,652
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	683,021	726,199		345,154		1,994	8,223		368	552	137,246	20,829
2.1	Allied Lines	1,335,078	1,225,349		727,780	19,992,428	(889,346)	2,482,034	130,592	(863,670)	103,692	267,538	40,714
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)	35,971,112	33,156,553		18,166,349	18,473,308	21,493,709	15,931,900	333,207	699,782	1,784,721	7,276,277	1,096,960
5.2	Commercial Multiple Peril (Liability Portion)	13,715,111	13,430,718		6,044,085	1,499,310	5,376,802	16,630,963	1,062,109	3,042,643	9,122,262	2,819,998	418,250
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	3,951,294	3,933,149		1,849,768	1,486,236	1,553,218	186,232	55,331	76,731	39,037	811,353	120,497
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	492,400	491,412		250,031							101,172	15,016
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	3,407,018	3,255,559		1,404,685	1,199,254	1,048,577	4,895,266	93,225	72,093	475,941	337,517	103,899
17.1	Other Liability - Occurrence	6,331,628	6,300,519		3,068,140	1,174,302	4,639,931	14,415,790	746,854	219,855	1,854,975	1,152,509	193,087
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)			(3,849)			
19.4	Other Commercial Auto Liability	1,983,344	1,857,751		966,308	7,054,143	2,784,522	6,575,473	1,201,722	58,336	1,170,491	326,885	60,483
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	2,643,672	2,418,335		1,133,350	1,182,940	1,132,979	171,330	15,506	(6,323)	18,413	436,536	80,620
22.	Aircraft (all perils)												
23.	Fidelity	67,368	69,795		30,215		440	2,906		713	804	13,788	2,284
24.	Surety												
26.	Burglary and Theft	11,762	10,387		4,451		110	173		1	1	2,457	359
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)	70,592,808	66,875,725		33,990,317	52,061,922	37,135,536	61,300,290	3,638,546	3,296,681	14,570,888	13,683,274	2,152,977
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	685,851	571,571		317,182		(166,866)	8,508	2,205	(2,387)	562	133,948	14,907
2.1	Allied Lines	908,865	776,472		423,578	79,372	104,493	67,681	154	647	2,555	178,098	19,754
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					(200)	(200)	9,500	14,147	14,114	828		
5.1	Commercial Multiple Peril (Non-Liability Portion)	28,408,098	24,910,522		14,403,422	20,668,253	20,253,603	19,043,032	672,290	875,348	2,490,602	5,457,030	617,446
5.2	Commercial Multiple Peril (Liability Portion)	31,607,014	31,210,297		13,699,044	5,724,836	15,292,035	37,136,051	2,850,270	6,793,214	19,957,767	6,307,022	686,974
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	4,466,181	4,465,859		2,087,802	999,605	999,175	252,610	27,593	34,328	38,650	902,842	97,072
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	1,821,949	1,792,977		993,407							353,699	39,600
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	4,992,248	4,819,424		2,150,290	2,128,164	3,432,005	8,657,620	153,279	254,559	835,146	536,243	108,506
17.1	Other Liability - Occurrence	8,958,418	8,465,204		4,312,818	2,500,559	7,832,145	11,897,181	256,700	653,751	3,022,427	1,666,773	194,710
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)						(2,800)	1,200		(930)	681		
19.2	Other Private Passenger Auto Liability					1,699	6,490	284,978	38,915	36,476	47,652		
19.3	Commercial Auto No-Fault (Personal Injury Protection)	489,314	489,723		230,880	288,167	345,794	361,451	75,483	224,435	320,967	83,442	10,635
19.4	Other Commercial Auto Liability	47,639,293	43,176,132		23,229,087	21,486,070	9,057,416	83,837,602	2,192,303	272,642	16,689,639	8,076,333	1,035,433
21.1	Private Passenger Auto Physical Damage								140	140			
21.2	Commercial Auto Physical Damage	16,066,152	14,938,010		7,699,121	11,391,077	11,352,715	453,542	123,176	119,840	93,331	2,725,414	349,195
22.	Aircraft (all perils)												
23.	Fidelity	84,573	80,396		40,788		350,935	353,310	357	97,953	97,683	16,813	2,036
24.	Surety												
26.	Burglary and Theft	6,254	6,673		2,335		47	77				1,221	136
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)	146,134,210	135,703,261		69,589,755	65,267,601	68,856,986	162,364,342	6,407,011	9,374,130	43,598,490	26,438,877	3,176,404
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	235,743	208,786		106,205	18,685	4,662,034	4,645,072	39	303,469	303,514	44,668	6,518
2.1	Allied Lines	379,196	344,634		175,851	44,017	73,054	93,144	310	725	3,608	72,345	10,482
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	105	204,929	(706)		19,250			
5.1	Commercial Multiple Peril (Non-Liability Portion)	26,704,905	24,813,016		13,064,950	6,111,112	6,622,961	6,598,167	163,254	252,796	646,779	5,210,025	738,050
5.2	Commercial Multiple Peril (Liability Portion)	8,222,411	8,041,658		3,351,478	1,351,922	2,307,450	7,601,984	717,988	1,085,667	4,276,304	1,625,742	283,412
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	1,875,310	1,897,770		897,727	422,336	474,653	95,169	6,703	13,401	14,934	374,802	51,988
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	225,897	214,562		106,412							43,436	6,260
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	1,598,569	1,620,462		645,915	654,548	356,176	2,216,758	32,517	1,169	214,629	163,747	142,882
17.1	Other Liability - Occurrence	4,214,734	3,996,414		2,000,770	992,402	1,950,818	3,661,290	6,231	31,263	309,780	743,670	126,044
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)					2,570	14,065	11,495	1,494	8,136	6,642		
19.2	Other Private Passenger Auto Liability	21,755,478	19,376,345		10,718,513	11,681,447	16,674,637	16,359,950	466,302	1,134,785	2,656,539	3,601,426	643,506
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	1,563,742	1,494,463		789,828	907,536	553,800	1,198,896	80,443	(45,019)	207,420	263,159	47,171
21.1	Private Passenger Auto Physical Damage	21,477,199	18,264,665		10,562,166	9,747,698	10,204,477	852,933	127,959	158,064	98,054	3,560,645	611,914
21.2	Commercial Auto Physical Damage	985,008	899,461		519,220	973,078	971,312	16,041	23,421	19,457	6,453	162,009	27,296
22.	Aircraft (all perils)												
23.	Fidelity	122,096	115,680		56,191		1,323	5,230		1,302	1,446	23,870	3,730
24.	Surety												
26.	Burglary and Theft	13,141	13,535		7,130		116	222		1	1	2,608	364
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)	89,373,428	81,301,432		43,013,747	32,907,352	44,866,980	43,561,280	1,626,660	2,964,511	8,765,353	15,892,152	2,699,598
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												1,175
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												1,175
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine												
9.2 Pet Insurance Plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												2,350
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024 NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	681,431	599,086		290,739	90,710	(104,456)	18,579	860	(4,171)	1,269	94,197	10,861
2.1	Allied Lines	714,522	655,873		310,958	83,581	(36,895)	42,263	774	(5,652)	1,617	101,409	11,392
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril					38,524	(166,348)	276,116	16,093	4,132	51,890	(2)	
4.	Homeowners Multiple Peril	450,417	465,345		238,114	298,451	364,700	398,551	7,335	29,928	69,108	86,319	7,168
5.1	Commercial Multiple Peril (Non-Liability Portion)	37,884,621	34,358,528		18,378,862	17,031,752	20,965,287	13,539,639	479,051	930,134	1,558,873	6,760,385	604,227
5.2	Commercial Multiple Peril (Liability Portion)	10,367,856	10,105,038		4,605,897	3,539,497	5,213,504	9,575,002	580,096	1,267,433	5,157,109	1,889,689	165,358
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	2,926,262	2,701,282		1,389,670	31,128	31,745	177,617	6,196	12,259	27,419	541,288	46,671
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	23,375	20,368		13,886							1,270	373
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	3,013,865	3,131,520	502,021	1,091,869	1,946,067	1,929,883	5,412,169	144,902	136,612	532,525	284,477	1,181
17.1	Other Liability - Occurrence	11,051,962	10,191,017		5,467,957	2,465,090	4,364,155	9,385,197	65,230	120,400	595,692	1,873,163	176,269
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)				106,643		132,559	76,516	6,581	28,097	30,059		
19.2	Other Private Passenger Auto Liability	44,438,207	41,772,220		19,909,691	19,459,149	26,347,994	33,455,353	624,202	1,408,889	5,492,267	7,356,313	708,751
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	2,884,601	2,706,842		1,237,281	1,419,790	2,796,485	4,744,350	186,501	278,519	818,126	469,984	46,007
21.1	Private Passenger Auto Physical Damage	56,776,640	51,958,713		25,537,789	31,148,885	31,607,131	1,357,656	336,394	360,796	221,726	9,403,050	905,538
21.2	Commercial Auto Physical Damage	2,487,300	2,236,333		1,053,555	1,522,085	1,243,627	136,110	34,011	(4,582)	16,803	407,673	39,670
22.	Aircraft (all perils)												
23.	Fidelity	81,890	76,479		38,641		1,728	3,536		769	978	14,864	1,515
24.	Surety												
26.	Burglary and Theft	9,275	9,144		3,300		81	117		1	1	1,752	148
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)	173,792,224	160,987,789	502,021	79,568,208	79,181,353	94,691,179	78,598,771	2,488,226	4,563,564	14,575,461	29,285,830	2,725,130
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products

(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 2024 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 2024

NAIC Company Code 32700

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	11,475,365	10,665,442		5,627,247	10,586,236	5,733,980	4,783,452	112,372	147,564	323,348	2,013,599	305,501
2.1	Allied Lines	23,405,377	21,000,124		11,522,860	30,460,808	10,324,203	7,301,221	238,754	(770,368)	287,817	4,124,185	603,433
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood	168,811	146,189		95,639	476,005	667,844	209,646	1,775	8,711	7,790	31,270	3,903
3.	Farmowners Multiple Peril (307)		481,002			2,960,703	19,421	1,626,402	181,583	(128,884)	313,448	10,351	1,038
4.	Homeowners Multiple Peril	208,572,471	173,696,759		113,471,369	126,966,650	154,918,276	64,675,073	2,552,804	5,001,655	6,005,673	38,435,612	4,508,994
5.1	Commercial Multiple Peril (Non-Liability Portion)	695,802,674	638,019,852		348,468,095	378,793,397	453,052,004	315,596,381	9,950,746	19,968,726	36,543,217	127,197,663	16,538,968
5.2	Commercial Multiple Peril (Liability Portion)	300,282,061	289,535,741		129,823,032	89,112,332	163,381,721	343,483,416	29,476,779	62,613,454	189,582,249	56,070,657	7,545,962
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	71,406,690	68,356,460		33,780,177	21,749,519	24,756,769	6,479,087	1,552,190	2,144,036	1,019,339	13,415,746	1,797,112
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	6,414,316	6,265,717		3,209,390		(10,600)		559	559		1,188,848	152,200
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	101,782,738	101,712,405	576,501	40,660,470	50,440,344	39,894,671	187,758,829	3,616,998	2,340,933	18,302,010	9,243,499	2,581,896
17.1	Other Liability - Occurrence	181,125,726	169,214,256		87,881,360	70,600,198	114,427,849	212,721,644	6,796,834	10,890,506	37,706,519	30,883,702	4,788,941
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence												
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	22,688,818	23,710,459		8,963,736	13,919,507	8,484,000	4,236,279	2,064,150	764,525	3,038,711	3,611,258	504,906
19.2	Other Private Passenger Auto Liability	764,570,805	717,987,998		347,652,171	434,475,065	533,689,085	629,596,808	29,232,750	40,316,793	103,907,515	123,070,308	24,914,504
19.3	Commercial Auto No-Fault (Personal Injury Protection)	1,442,449	1,417,812		681,179	1,035,765	1,069,133	1,068,330	333,308	689,810	949,001	227,949	33,668
19.4	Other Commercial Auto Liability	242,509,472	227,642,817		117,438,145	172,775,801	117,347,098	357,838,921	25,132,472	4,234,065	65,154,453	38,979,083	6,816,617
21.1	Private Passenger Auto Physical Damage	707,149,735	662,616,424		313,335,246	400,679,057	403,219,377	22,659,165	5,176,448	5,270,614	3,220,193	114,097,497	19,845,873
21.2	Commercial Auto Physical Damage	126,192,323	120,343,361		59,238,181	86,136,497	83,448,059	12,630,491	1,165,053	794,997	1,307,302	20,086,719	3,185,557
22.	Aircraft (all perils)												
23.	Fidelity	1,937,373	1,920,061		893,277	101,456	646,879	388,002	39,756	158,750	122,369	355,154	55,939
24.	Surety	8,624	8,624			220,870	221,000	130		17	17		397
26.	Burglary and Theft	375,721	360,025		177,405	9,062	26,265	4,679	4	27	34	69,551	9,763
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)	3,467,311,242	3,235,101,527	576,501	1,622,918,977	1,891,499,272	2,115,317,032	2,173,057,956	117,625,334	154,446,488	467,791,005	583,112,785	94,195,173
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 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 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 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.....	.....	355,517	27,857	1,117	343,607	39,236	81,458	4,519	85,292	.....	583,087	.....	51,228	.....	531,860	.....	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					355,517	27,857	1,117	343,607	39,236	81,458	4,519	85,292	.....	583,087	.....	51,228	.....	531,860	.....	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					355,517	27,857	1,117	343,607	39,236	81,458	4,519	85,292	.....	583,087	.....	51,228	.....	531,860	.....	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																				
0899999. Total Authorized - Affiliates					355,517	27,857	1,117	343,607	39,236	81,458	4,519	85,292	.....	583,087	.....	51,228	.....	531,860	.....	
AA-9991120 ..	.00000 ..	Kentucky CAIP - 35	KY.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
AA-9991217 ..	.00000 ..	Missouri Fair Plan - 37	MS.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
AA-9991217 ..	.00000 ..	Georgia Underwriting Association Wind Pool - 43	GA.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
AA-9991148 ..	.00000 ..	South Carolina Reins Fac - 63	SC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	33	.....	(33)	.....	
AA-9991150 ..	.00000 ..	Tennessee CAIP - 71	TN.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1099999. Total Authorized - Pools - Mandatory Pools																33	.....	(33)	.....	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					355,517	27,857	1,117	343,607	39,236	81,458	4,519	85,292	.....	583,087	.....	51,260	.....	531,827	.....	
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)					355,517	27,857	1,117	343,607	39,236	81,458	4,519	85,292	.....	583,087	.....	51,260	.....	531,827	.....	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																				
9999999 Totals					355,517	27,857	1,117	343,607	39,236	81,458	4,519	85,292	.....	583,087	.....	51,260	.....	531,827	.....	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0315280 ..	Auto-Owners Insurance Company .....	.....	.....	.....0000	.....	.....51,228	531,860	.....	.....XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX		51,228	531,860		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX		51,228	531,860		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
0899999. Total Authorized - Affiliates				XXX		51,228	531,860								XXX		
AA-9991120 ..	Kentucky CAIP - 35								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991217 ..	Missouri Fair Plan - 37								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991217 ..	Georgia Underwriting Association Wind Pool - 43								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991148 ..	South Carolina Reins Fac - 63								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991150 ..	Tennessee CAIP - 71								XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999. Total Authorized - Pools - Mandatory Pools				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX		51,228	531,860								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		51,228	531,860								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		51,228	531,860								XXX		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41												
38-0315280 ..	Auto-Owners Insurance Company	28,974						28,974			28,974							YES	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		28,974						28,974			28,974							XXX	
0499999. Total Authorized - Affiliates - U.S. Non-Pool		28,974						28,974			28,974							XXX	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																		XXX	
0899999. Total Authorized - Affiliates		28,974						28,974			28,974							XXX	
AA-9991120 ..	Kentucky CAIP - 35																	YES	
AA-9991217 ..	Missouri Fair Plan - 37																	YES	
AA-9991217 ..	Georgia Underwriting Association Wind Pool - 43 ..																	YES	
AA-9991148 ..	South Carolina Reins Fac - 63																	YES	
AA-9991150 ..	Tennessee CAIP - 71																	YES	
1099999. Total Authorized - Pools - Mandatory Pools																		XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		28,974						28,974			28,974							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)		28,974						28,974			28,974							XXX	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																		XXX	
9999999 Totals		28,974						28,974			28,974							XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 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 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)		67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67	
		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)											
38-0315280 ..	Auto-Owners Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999. Total Authorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991120 ..	Kentucky CAIP - 35	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991217 ..	Missouri Fair Plan - 37	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991217 ..	Georgia Underwriting Association Wind Pool - 43	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991148 ..	South Carolina Reins Fac - 63	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991150 ..	Tennessee CAIP - 71	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999. Total Authorized - Pools - Mandatory Pools				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999. Total Unauthorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)				XXX	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	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	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									

SCHEDULE F - PART 3 (Continued)

(Total Provision for Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	Auto-Owners Insurance Company	40.000	21,307
2.	Auto-Owners Insurance Company	37.000	169
3.	Auto-Owners Insurance Company	35.000	127,092
4.	Auto-Owners Insurance Company	32.000	4,103
5.	Auto-Owners Insurance Company	30.000	19,569

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

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	Auto-Owners Insurance Company	583,084	172,378	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.

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)	5,502,775,505		5,502,775,505
2. Premiums and considerations (Line 15)	692,553,248		692,553,248
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	28,974,124	(28,974,124)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	123,963,291		123,963,291
6. Net amount recoverable from reinsurers		531,823,736	531,823,736
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	6,348,266,168	502,849,613	6,851,115,781
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	2,242,488,243	468,817,690	2,711,305,933
10. Taxes, expenses, and other obligations (Lines 4 through 8)	171,276,204		171,276,204
11. Unearned premiums (Line 9)	1,545,439,523	85,292,282	1,630,731,806
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)	51,260,360	(51,260,360)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	7,531,840		7,531,840
17. Provision for reinsurance (Line 16)			
18. Other liabilities	233,093,971		233,093,971
19. Total liabilities excluding protected cell business (Line 26)	4,251,090,140	502,849,613	4,753,939,753
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	2,097,176,028	XXX	2,097,176,028
22. Totals (Line 38)	6,348,266,168	502,849,613	6,851,115,781

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

If yes, give full explanation:

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 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(5).....	13.....					5.....	8.....	XXX.....
2. 2015.....	408,598.....	58,992.....	349,606.....	193,106.....	5,427.....	6,726.....	88.....	14,939.....	88.....	1,622.....	209,168.....	33,086.....
3. 2016.....	265,985.....	38,501.....	227,484.....	138,287.....	2,180.....	4,284.....	20.....	11,771.....	7.....	1,024.....	152,135.....	25,149.....
4. 2017.....	93,896.....	17,031.....	76,865.....	62,869.....	10,298.....	1,675.....	87.....	5,524.....	194.....	230.....	59,489.....	8,864.....
5. 2018.....	93,279.....	14,442.....	78,837.....	91,705.....	16,393.....	2,571.....	296.....	7,179.....	533.....	533.....	84,233.....	13,365.....
6. 2019.....	106,114.....	16,887.....	89,227.....	71,978.....	578.....	1,647.....	3.....	5,856.....	1.....	494.....	78,899.....	8,838.....
7. 2020.....	115,253.....	15,938.....	99,315.....	72,388.....	7,010.....	2,128.....	47.....	6,032.....	270.....	347.....	73,221.....	8,975.....
8. 2021.....	122,361.....	8,035.....	114,326.....	78,378.....	2,414.....	1,693.....	25.....	5,739.....	4.....	757.....	83,367.....	7,882.....
9. 2022.....	131,142.....	9,809.....	121,333.....	105,071.....	12,268.....	1,853.....	69.....	7,845.....	379.....	360.....	102,053.....	9,778.....
10. 2023.....	140,040.....	11,957.....	128,083.....	93,244.....	9,842.....	1,951.....	97.....	6,661.....	318.....	250.....	91,599.....	9,884.....
11. 2024.....	174,258.....	19,656.....	154,602.....	96,626.....	31,703.....	1,199.....	123.....	8,276.....	2,138.....	60.....	72,137.....	14,896.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,003,647.....	98,113.....	25,740.....	855.....	79,822.....	3,932.....	5,682.....	1,006,309.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	180.....	12.....			65.....	2.....			3.....			234.....	6.....
2. 2015.....	220.....				29.....				4.....		1.....	253.....	4.....
3. 2016.....	129.....				24.....							153.....	
4. 2017.....	9.....				1.....							10.....	2.....
5. 2018.....	200.....	43.....			32.....	4.....			4.....			189.....	12.....
6. 2019.....	222.....				40.....				5.....		1.....	267.....	16.....
7. 2020.....	305.....	18.....			59.....	2.....			7.....		29.....	351.....	5.....
8. 2021.....	2,026.....	1,007.....	4.....		197.....	88.....	1.....		39.....		46.....	1,172.....	26.....
9. 2022.....	4,590.....	3,337.....	12.....		469.....	296.....	2.....		89.....		105.....	1,529.....	90.....
10. 2023.....	5,555.....	2,210.....	1,302.....	18.....	611.....	194.....	117.....	2.....	169.....		533.....	5,330.....	534.....
11. 2024.....	27,816.....	11,959.....	24,207.....	344.....	2,657.....	1,079.....	2,130.....	30.....	1,587.....		1,505.....	44,985.....	3,269.....
12. Totals.....	41,252.....	18,586.....	25,525.....	362.....	4,184.....	1,665.....	2,250.....	32.....	1,907.....		2,220.....	54,473.....	3,964.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	167.....	66.....
2. 2015.....	215,024.....	5,603.....	209,421.....	52.6.....	9.5.....	59.9.....				220.....	33.....
3. 2016.....	154,495.....	2,207.....	152,288.....	58.1.....	5.7.....	66.9.....				129.....	24.....
4. 2017.....	70,078.....	10,579.....	59,499.....	74.6.....	62.1.....	77.4.....				9.....	1.....
5. 2018.....	101,691.....	17,269.....	84,422.....	109.0.....	119.6.....	107.1.....				157.....	32.....
6. 2019.....	79,748.....	582.....	79,166.....	75.2.....	3.4.....	88.7.....				222.....	45.....
7. 2020.....	80,919.....	7,347.....	73,572.....	70.2.....	46.1.....	74.1.....				288.....	65.....
8. 2021.....	88,077.....	3,538.....	84,539.....	72.0.....	44.0.....	73.9.....				1,023.....	149.....
9. 2022.....	119,931.....	16,349.....	103,582.....	91.5.....	166.7.....	85.4.....				1,265.....	265.....
10. 2023.....	109,610.....	12,681.....	96,929.....	78.3.....	106.1.....	75.7.....				4,629.....	702.....
11. 2024.....	164,498.....	47,376.....	117,122.....	94.4.....	241.0.....	75.8.....				39,720.....	5,266.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	47,829.....	6,648.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	145.....	(4).....	35.....		3.....		49.....	187.....	XXX.....
2. 2015.....	326,696.....	13,067.....	313,629.....	229,894.....	6,519.....	19,365.....	1,482.....	12,758.....		5,436.....	254,016.....	37,134.....
3. 2016.....	333,367.....	11,668.....	321,699.....	252,415.....	381.....	17,756.....	1.....	14,773.....		5,299.....	284,562.....	35,398.....
4. 2017.....	359,894.....	14,396.....	345,498.....	260,572.....	3,772.....	20,325.....	59.....	15,629.....		4,258.....	292,695.....	36,892.....
5. 2018.....	438,055.....	21,902.....	416,153.....	320,937.....	4,962.....	27,447.....	568.....	17,705.....		5,535.....	360,559.....	43,041.....
6. 2019.....	507,636.....	25,380.....	482,256.....	370,162.....	12,406.....	29,691.....	820.....	20,749.....		5,656.....	407,376.....	46,549.....
7. 2020.....	527,016.....	24,333.....	502,683.....	311,894.....	3,643.....	22,897.....	28.....	19,449.....		5,748.....	350,569.....	36,526.....
8. 2021.....	526,957.....	8,483.....	518,474.....	328,957.....	996.....	20,414.....	48.....	19,557.....		6,920.....	367,884.....	40,257.....
9. 2022.....	538,858.....	8,675.....	530,183.....	348,739.....	725.....	14,884.....	271.....	18,865.....		6,838.....	381,492.....	41,356.....
10. 2023.....	623,176.....	14,332.....	608,844.....	312,875.....		7,353.....		16,499.....		7,288.....	336,727.....	42,394.....
11. 2024.....	741,698.....	24,780.....	716,918.....	161,458.....		2,461.....		11,307.....		4,504.....	175,226.....	37,958.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,898,048.....	33,400.....	182,628.....	3,277.....	167,294.....		57,531.....	3,211,293.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	253.....	5.....	23.....		61.....	3.....	13.....		8.....		21.....	350.....	19.....
2. 2015.....	279.....		(65).....		57.....		(38).....		1.....		1.....	234.....	11.....
3. 2016.....	1,033.....		(67).....		192.....		(39).....		18.....		52.....	1,137.....	11.....
4. 2017.....	945.....		(109).....		197.....		(63).....		14.....		134.....	984.....	20.....
5. 2018.....	3,364.....		(15).....		618.....		(16).....		73.....		255.....	4,024.....	65.....
6. 2019.....	6,726.....	74.....	(32).....		1,250.....	13.....	(25).....		148.....		508.....	7,980.....	125.....
7. 2020.....	10,424.....	200.....	(34).....		1,958.....	35.....	(28).....		237.....		919.....	12,322.....	173.....
8. 2021.....	25,940.....	541.....	(15).....		4,731.....	94.....	(31).....		577.....		1,546.....	30,567.....	479.....
9. 2022.....	52,248.....	1,302.....	5,727.....		9,481.....	229.....	950.....		1,395.....		3,503.....	68,270.....	1,160.....
10. 2023.....	95,984.....	647.....	42,614.....		17,582.....	108.....	7,220.....		3,844.....		6,906.....	166,489.....	3,101.....
11. 2024.....	164,779.....	140.....	223,831.....		27,928.....	23.....	34,948.....		11,995.....		4,650.....	463,318.....	11,001.....
12. Totals.....	361,975.....	2,909.....	271,858.....		64,055.....	505.....	42,891.....		18,310.....		18,495.....	755,675.....	16,165.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	271.....	79.....
2. 2015.....	262,251.....	8,001.....	254,250.....	80.3.....	61.2.....	81.1.....				214.....	20.....
3. 2016.....	286,081.....	382.....	285,699.....	85.8.....	3.3.....	88.8.....				966.....	171.....
4. 2017.....	297,510.....	3,831.....	293,679.....	82.7.....	26.6.....	85.0.....				837.....	148.....
5. 2018.....	370,113.....	5,530.....	364,583.....	84.5.....	25.2.....	87.6.....				3,349.....	675.....
6. 2019.....	428,669.....	13,313.....	415,356.....	84.4.....	52.5.....	86.1.....				6,621.....	1,360.....
7. 2020.....	366,797.....	3,906.....	362,891.....	69.6.....	16.1.....	72.2.....				10,191.....	2,132.....
8. 2021.....	400,130.....	1,679.....	398,451.....	75.9.....	19.8.....	76.9.....				25,383.....	5,184.....
9. 2022.....	452,289.....	2,527.....	449,762.....	83.9.....	29.1.....	84.8.....				56,673.....	11,597.....
10. 2023.....	503,971.....	755.....	503,216.....	80.9.....	5.3.....	82.7.....				137,951.....	28,538.....
11. 2024.....	638,707.....	163.....	638,544.....	86.1.....	0.7.....	89.1.....				388,470.....	74,849.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	630,926.....	124,753.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	2,292	1,222	92	116	42		4	1,088	XXX.....
2. 2015.....	167,563	6,699	160,864	126,123	9,421	17,478	978	6,309		1,625	139,511	10,876
3. 2016.....	188,131	6,583	181,548	137,235	3,646	16,341	229	7,308		1,818	157,009	10,764
4. 2017.....	216,627	8,665	207,962	167,573	10,869	22,851	1,353	8,404		1,705	186,606	11,973
5. 2018.....	257,428	12,904	244,524	204,085	12,650	27,251	1,730	9,894		1,980	226,850	13,575
6. 2019.....	295,207	14,889	280,318	209,834	10,399	27,475	531	11,175		2,197	237,554	13,556
7. 2020.....	333,960	15,260	318,700	191,345	7,874	21,948	708	10,045		2,524	214,756	11,790
8. 2021.....	362,235	6,140	356,095	184,176	10,878	20,402	97	10,287		2,787	203,890	12,126
9. 2022.....	269,533	4,698	264,835	108,511	321	8,326	10	8,720		2,124	125,226	9,127
10. 2023.....	216,401	5,388	211,013	63,483	187	2,596	11	5,842		1,747	71,723	6,538
11. 2024.....	229,062	8,113	220,949	24,101	2	716		3,513		1,134	28,328	5,097
12. Totals.....	XXX	XXX	XXX	1,418,758	67,469	165,476	5,763	81,539		19,645	1,592,541	xxx

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	938	500			200	85			26		126	579	8
2. 2015.....	1,733	362	56		355	70	45		51		178	1,808	15
3. 2016.....	1,135	256	56		205	44	45		38		62	1,179	7
4. 2017.....	659	8	56		163	7	45		27		202	935	20
5. 2018.....	8,161	3,190	57		1,486	535	46		217		357	6,242	44
6. 2019.....	8,715	400	57		1,638	66	46		235		468	10,225	87
7. 2020.....	20,863	1,645	58		3,949	281	46		532		1,260	23,522	146
8. 2021.....	47,803	7,091	64		8,871	1,214	47		1,210		1,747	49,690	344
9. 2022.....	36,738	2,443	3,689	5	6,795	441	697	1	1,091		1,475	46,120	446
10. 2023.....	30,347	654	28,123	39	5,609	118	5,121	7	2,135		1,395	70,517	685
11. 2024.....	38,731	597	130,873	169	7,080	101	23,615	29	7,359		473	206,762	1,634
12. Totals.....	195,823	17,146	163,089	213	36,351	2,962	29,753	37	12,921		7,743	417,579	3,436

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	438.....	141.....
2. 2015.....	152,150.....	10,831.....	141,319.....	90.8.....	161.7.....	87.8.....				1,427.....	381.....
3. 2016.....	162,363.....	4,175.....	158,188.....	86.3.....	63.4.....	87.1.....				935.....	245.....
4. 2017.....	199,778.....	12,237.....	187,541.....	92.2.....	141.2.....	90.2.....				706.....	228.....
5. 2018.....	251,197.....	18,105.....	233,092.....	97.6.....	140.3.....	95.3.....				5,028.....	1,214.....
6. 2019.....	259,175.....	11,396.....	247,779.....	87.8.....	76.5.....	88.4.....				8,372.....	1,852.....
7. 2020.....	248,786.....	10,508.....	238,278.....	74.5.....	68.9.....	74.8.....				19,276.....	4,246.....
8. 2021.....	272,860.....	19,280.....	253,580.....	75.3.....	314.0.....	71.2.....				40,776.....	8,914.....
9. 2022.....	174,567.....	3,221.....	171,346.....	64.8.....	68.6.....	64.7.....				37,979.....	8,142.....
10. 2023.....	143,256.....	1,016.....	142,240.....	66.2.....	18.9.....	67.4.....				57,778.....	12,740.....
11. 2024.....	235,988.....	898.....	235,090.....	103.0.....	11.1.....	106.4.....				168,838.....	37,924.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	341,553.....	76,027.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	4,370.....	1,969.....	276.....	156.....	80.....		16.....	2,601.....	XXX.....
2. 2015.....	149,425.....	7,804.....	141,621.....	46,631.....		6,314.....		3,024.....		495.....	55,969.....	5,300.....
3. 2016.....	143,048.....	6,777.....	136,271.....	49,447.....	3,280.....	5,428.....	30.....	3,142.....		382.....	54,707.....	4,739.....
4. 2017.....	131,320.....	6,940.....	124,380.....	45,186.....	2,979.....	5,233.....	285.....	2,932.....		483.....	50,087.....	4,188.....
5. 2018.....	116,347.....	7,439.....	108,908.....	37,213.....	1,032.....	4,168.....	73.....	2,534.....		903.....	42,810.....	3,800.....
6. 2019.....	102,017.....	6,457.....	95,560.....	29,362.....	548.....	2,730.....	10.....	2,196.....		204.....	33,730.....	3,133.....
7. 2020.....	93,863.....	5,567.....	88,296.....	33,774.....	6.....	2,653.....		2,181.....		165.....	38,602.....	2,878.....
8. 2021.....	96,441.....	3,138.....	93,303.....	38,164.....	597.....	2,533.....	10.....	2,297.....		194.....	42,387.....	3,467.....
9. 2022.....	101,159.....	3,411.....	97,748.....	37,696.....	585.....	2,313.....	19.....	2,069.....		216.....	41,474.....	3,538.....
10. 2023.....	102,362.....	4,267.....	98,095.....	30,754.....		2,093.....		1,568.....		171.....	34,415.....	3,445.....
11. 2024.....	101,712.....	5,398.....	96,314.....	14,826.....		775.....		1,099.....		1.....	16,700.....	3,115.....
12. Totals.....	XXX.....	XXX.....	XXX.....	367,423.....	10,996.....	34,516.....	583.....	23,122.....		3,230.....	413,482.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	50,197	36,836			4,871	3,542			1,136		404	15,826	268
2. 2015.....	2,408	480	2,801	27	235	47	265	2	284		5	5,437	17
3. 2016.....	9,849	8,430	2,994	27	959	821	284	2	447		56	5,253	21
4. 2017.....	5,814	4,430	3,236	27	562	428	307	2	395		67	5,427	23
5. 2018.....	1,550		3,405	27	151		324	2	302		34	5,703	29
6. 2019.....	4,974	2,652	3,634	28	486	259	346	3	394		102	6,892	35
7. 2020.....	2,171		3,634	28	227		346	3	343		244	6,690	51
8. 2021.....	7,014	3,695	4,315	42	707	356	408	4	548		406	8,895	105
9. 2022.....	10,848	4,326	6,136	70	1,087	416	575	6	868		633	14,696	149
10. 2023.....	12,383	2,665	12,660	177	1,347	254	1,173	16	1,691		1,868	26,142	399
11. 2024.....	20,548	2,223	17,189	283	2,065	203	1,575	25	2,536		1,240	41,179	1,489
12. Totals.....	127,756	65,737	60,004	736	12,697	6,326	5,603	65	8,944		5,059	142,140	2,586

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	13,362.....	2,465.....
2. 2015.....	61,962.....	556.....	61,406.....	41.5.....	7.1.....	43.4.....				4,701.....	734.....
3. 2016.....	72,550.....	12,590.....	59,960.....	50.7.....	185.8.....	44.0.....				4,386.....	867.....
4. 2017.....	63,665.....	8,151.....	55,514.....	48.5.....	117.4.....	44.6.....				4,592.....	834.....
5. 2018.....	49,647.....	1,134.....	48,513.....	42.7.....	15.2.....	44.5.....				4,927.....	774.....
6. 2019.....	44,122.....	3,500.....	40,622.....	43.2.....	54.2.....	42.5.....				5,928.....	965.....
7. 2020.....	45,329.....	37.....	45,292.....	48.3.....	0.7.....	51.3.....				5,777.....	914.....
8. 2021.....	55,986.....	4,704.....	51,282.....	58.1.....	149.9.....	55.0.....				7,593.....	1,303.....
9. 2022.....	61,592.....	5,422.....	56,170.....	60.9.....	159.0.....	57.5.....				12,587.....	2,109.....
10. 2023.....	63,669.....	3,112.....	60,557.....	62.2.....	72.9.....	61.7.....				22,201.....	3,941.....
11. 2024.....	60,613.....	2,734.....	57,879.....	59.6.....	50.6.....	60.1.....				35,231.....	5,948.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	121,285.....	20,854.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	2,957.....	1,206.....	1,254.....	(712).....	54.....		73.....	3,771.....	XXX.....
2. 2015.....	404,216.....	51,371.....	352,845.....	179,020.....	16,443.....	31,153.....	878.....	12,445.....	55.....	3,396.....	205,242.....	12,989.....
3. 2016.....	414,668.....	50,359.....	364,309.....	226,758.....	44,748.....	27,775.....	1,491.....	14,312.....	23.....	3,447.....	222,583.....	12,973.....
4. 2017.....	420,504.....	57,394.....	363,110.....	261,516.....	45,215.....	34,163.....	2,658.....	17,818.....	458.....	4,852.....	265,166.....	13,549.....
5. 2018.....	438,930.....	61,091.....	377,839.....	222,704.....	23,981.....	33,601.....	2,055.....	14,419.....	356.....	3,730.....	244,332.....	14,162.....
6. 2019.....	461,155.....	59,158.....	401,997.....	222,983.....	20,014.....	28,169.....	902.....	14,888.....	5.....	3,819.....	245,119.....	13,454.....
7. 2020.....	495,117.....	57,111.....	438,006.....	341,849.....	75,228.....	26,365.....	1,156.....	22,611.....	963.....	4,660.....	313,478.....	15,694.....
8. 2021.....	558,289.....	41,144.....	517,145.....	272,728.....	36,899.....	22,261.....	2,406.....	18,586.....	49.....	3,994.....	274,221.....	13,238.....
9. 2022.....	644,405.....	52,185.....	592,220.....	442,506.....	89,520.....	18,018.....	908.....	27,948.....	1,237.....	3,506.....	396,807.....	16,419.....
10. 2023.....	759,612.....	66,303.....	693,309.....	372,221.....	34,270.....	11,620.....	544.....	24,815.....	234.....	3,290.....	373,608.....	15,357.....
11. 2024.....	930,098.....	101,253.....	828,845.....	238,912.....	39,721.....	5,729.....	741.....	15,772.....	852.....	473.....	219,099.....	13,530.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,784,154.....	427,245.....	240,108.....	13,027.....	183,668.....	4,232.....	35,240.....	2,763,426.....	xxx.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	3,649	1,964			1,711	500			82		536	2,978	76
2. 2015.....	2,557	841	765		1,452	432	431		99		341	4,031	35
3. 2016.....	831		861		873		485		70		898	3,120	30
4. 2017.....	3,494	420	861		2,085	237	485		125		292	6,393	39
5. 2018.....	6,628	2,397	1,340		2,941	739	754		205		515	8,732	81
6. 2019.....	6,459	998	2,296		3,898	535	1,293		267		906	12,680	146
7. 2020.....	16,340	4,702	3,827		9,041	2,435	2,155		534		1,524	24,760	182
8. 2021.....	41,423	23,993	7,309	32	14,958	5,292	3,651	6	1,167		2,477	39,185	411
9. 2022.....	49,837	12,368	17,155	147	21,996	3,223	8,322	61	1,821		3,672	83,332	779
10. 2023.....	74,943	18,722	57,932	1,228	26,686	3,502	24,174	541	3,819		8,923	163,561	1,654
11. 2024.....	143,847	67,592	216,835	5,523	26,055	7,649	72,699	2,381	10,515		13,977	386,806	4,721
12. Totals.....	350,008	133,997	309,181	6,930	111,696	24,544	114,449	2,989	18,704		34,061	735,578	8,154

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	1,685.....	1,293.....
2. 2015.....	227,922.....	18,649.....	209,273.....	56.4.....	36.3.....	59.3.....				2,482.....	1,550.....
3. 2016.....	271,965.....	46,262.....	225,703.....	65.6.....	91.9.....	62.0.....				1,692.....	1,427.....
4. 2017.....	320,547.....	48,988.....	271,559.....	76.2.....	85.4.....	74.8.....				3,936.....	2,457.....
5. 2018.....	282,592.....	29,528.....	253,064.....	64.4.....	48.3.....	67.0.....				5,570.....	3,162.....
6. 2019.....	280,253.....	22,454.....	257,799.....	60.8.....	38.0.....	64.1.....				7,758.....	4,923.....
7. 2020.....	422,722.....	84,484.....	338,238.....	85.4.....	147.9.....	77.2.....				15,465.....	9,295.....
8. 2021.....	382,083.....	68,677.....	313,406.....	68.4.....	166.9.....	60.6.....				24,707.....	14,478.....
9. 2022.....	587,603.....	107,464.....	480,139.....	91.2.....	205.9.....	81.1.....				54,477.....	28,854.....
10. 2023.....	596,210.....	59,041.....	537,169.....	78.5.....	89.0.....	77.5.....				112,926.....	50,635.....
11. 2024.....	730,364.....	124,459.....	605,905.....	78.5.....	122.9.....	73.1.....				287,567.....	99,238.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	518,265.....	217,312.....

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 2024 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	225.....	250.....	391.....	.....	4.....	.....	400.....	370.....	XXX.....
2. 2015.....	72,591.....	42,679.....	29,912.....	23,922.....	12,926.....	6,577.....	158.....	1,296.....	.....	108.....	18,711.....	1,207.....
3. 2016.....	77,723.....	46,192.....	31,531.....	27,304.....	17,197.....	5,499.....	310.....	1,499.....	.....	55.....	16,795.....	1,239.....
4. 2017.....	82,369.....	51,820.....	30,549.....	39,079.....	26,799.....	4,542.....	255.....	1,761.....	.....	20.....	18,328.....	1,124.....
5. 2018.....	91,498.....	60,525.....	30,973.....	46,069.....	36,531.....	5,601.....	642.....	2,024.....	2.....	118.....	16,519.....	1,101.....
6. 2019.....	100,662.....	68,375.....	32,287.....	38,068.....	26,451.....	4,116.....	322.....	2,038.....	.....	56.....	17,449.....	976.....
7. 2020.....	108,607.....	76,702.....	31,905.....	36,384.....	26,760.....	4,777.....	753.....	1,714.....	.....	125.....	15,362.....	854.....
8. 2021.....	119,928.....	83,861.....	36,067.....	43,122.....	35,470.....	3,225.....	90.....	2,081.....	.....	51.....	12,868.....	971.....
9. 2022.....	134,059.....	92,396.....	41,663.....	44,765.....	39,486.....	2,557.....	182.....	2,359.....	.....	174.....	10,013.....	992.....
10. 2023.....	149,234.....	103,680.....	45,554.....	12,404.....	8,358.....	1,008.....	21.....	1,559.....	.....	144.....	6,592.....	894.....
11. 2024.....	169,214.....	119,816.....	49,398.....	7,494.....	4,790.....	186.....	.....	1,338.....	1.....	98.....	4,227.....	761.....
12. Totals.....	XXX.....	XXX.....	XXX.....	318,836.....	235,018.....	38,479.....	2,733.....	17,673.....	3.....	1,349.....	137,234.....	xxx.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	535	91			442	2			11		27	895	102
2. 2015.....	213	10	287		201		268		14		19	973	29
3. 2016.....	146	19	287		140	1	268		14		31	835	85
4. 2017.....	1,793	1,586	301		225	28	281		53		7	1,039	36
5. 2018.....	5,144	3,777	745		1,319	70	697		151		88	4,209	48
6. 2019.....	6,798	5,178	860		1,255	92	804		195		74	4,642	42
7. 2020.....	2,540	1,088	1,261		1,003	20	1,179		106		81	4,981	44
8. 2021.....	17,788	14,688	1,576		2,487	475	1,409		495		108	8,592	82
9. 2022.....	32,952	28,820	4,526	1,828	3,175	832	2,367	34	977		59	12,483	147
10. 2023.....	21,222	18,570	17,200	10,988	1,890	333	4,569	218	1,195		85	15,967	185
11. 2024	21,327	17,552	75,221	60,326	2,810	511	10,917	1,138	3,507		98	34,255	320
12. Totals	110,458	91,379	102,264	73,142	14,947	2,364	22,759	1,390	6,718		677	88,871	1,120

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	445.....	451.....
2. 2015.....	32,778.....	13,094.....	19,684.....	45.2.....	30.7.....	65.8.....				489.....	483.....
3. 2016.....	35,157.....	17,527.....	17,630.....	45.2.....	37.9.....	55.9.....				414.....	421.....
4. 2017.....	48,035.....	28,668.....	19,367.....	58.3.....	55.3.....	63.4.....				508.....	532.....
5. 2018.....	61,750.....	41,022.....	20,728.....	67.5.....	67.8.....	66.9.....				2,112.....	2,096.....
6. 2019.....	54,134.....	32,043.....	22,091.....	53.8.....	46.9.....	68.4.....				2,480.....	2,161.....
7. 2020.....	48,964.....	28,621.....	20,343.....	45.1.....	37.3.....	63.8.....				2,713.....	2,268.....
8. 2021.....	72,183.....	50,723.....	21,460.....	60.2.....	60.5.....	59.5.....				4,676.....	3,915.....
9. 2022.....	93,678.....	71,182.....	22,496.....	69.9.....	77.0.....	54.0.....				6,830.....	5,652.....
10. 2023.....	61,047.....	38,488.....	22,559.....	40.9.....	37.1.....	49.5.....				8,864.....	7,102.....
11. 2024.....	122,800.....	84,318.....	38,482.....	72.6.....	70.4.....	77.9.....				18,669.....	15,586.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	48,200.....	40,667.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2015.....												
3. 2016.....												
4. 2017.....												
5. 2018.....												
6. 2019.....												
7. 2020.....												
8. 2021.....												
9. 2022.....												
10. 2023.....												
11. 2024.....												
12. Totals	XXX	XXX	XXX									XXX

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....													
2. 2015.....													
3. 2016.....													
4. 2017.....													
5. 2018.....													
6. 2019.....													
7. 2020.....													
8. 2021.....													
9. 2022.....													
10. 2023.....													
11. 2024.....													
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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015.....											
3. 2016.....											
4. 2017.....											
5. 2018.....											
6. 2019.....											
7. 2020.....											
8. 2021.....											
9. 2022.....											
10. 2023.....											
11. 2024.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(2).....		.....	.....	.....	.....	2.....	(2).....	XXX.....
2. 2015.....	60,395.....	9,775.....	50,620.....	22,821.....	2,583.....	530.....	31.....	1,339.....	21.....	790.....	22,055.....	XXX.....
3. 2016.....	56,164.....	8,768.....	47,396.....	19,585.....	624.....	471.....	25.....	1,353.....	.....	464.....	20,760.....	XXX.....
4. 2017.....	50,629.....	9,268.....	41,361.....	27,720.....	7,365.....	580.....	79.....	1,765.....	19.....	555.....	22,602.....	XXX.....
5. 2018.....	55,744.....	9,212.....	46,532.....	19,111.....	647.....	397.....	6.....	1,246.....	18.....	394.....	20,083.....	XXX.....
6. 2019.....	59,461.....	8,516.....	50,945.....	30,375.....	5,224.....	1,861.....	827.....	1,939.....	2.....	4,189.....	28,122.....	XXX.....
7. 2020.....	63,858.....	7,794.....	56,064.....	37,118.....	7,667.....	1,085.....	315.....	2,195.....	53.....	446.....	32,363.....	XXX.....
8. 2021.....	71,016.....	4,874.....	66,142.....	25,929.....	72.....	726.....	.....	1,707.....	.....	1,165.....	28,290.....	XXX.....
9. 2022.....	82,532.....	6,387.....	76,145.....	60,398.....	28,367.....	1,032.....	265.....	2,917.....	174.....	1,205.....	35,541.....	XXX.....
10. 2023.....	93,962.....	8,286.....	85,676.....	59,641.....	24,496.....	795.....	148.....	2,642.....	9.....	804.....	38,425.....	XXX.....
11. 2024.....	109,720.....	12,756.....	96,964.....	29,267.....	2,319.....	391.....	9.....	1,809.....	54.....	260.....	29,085.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	331,963.....	79,364.....	7,868.....	1,705.....	18,912.....	350.....	10,274.....	277,324.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	35				1							36	1
2. 2015.....	955	952			35	35			19			22	2
3. 2016.....	(4)				(3)							(7)	
4. 2017.....	25				2							27	2
5. 2018.....													
6. 2019.....	(1)										2	(1)	
7. 2020.....	(31)		8		2							(21)	
8. 2021.....	(32)		8		(1)						34	(25)	1
9. 2022.....	62	135	17		10	5	1		5		137	(45)	10
10. 2023.....	3,843	3,253	331	2	247	121	29		100		688	1,174	42
11. 2024.....	9,109	6,343	4,498	73	820	462	495	5	381		1,112	8,420	353
12. Totals.....	13,961	10,683	4,862	75	1,113	623	525	5	505		1,973	9,580	411

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	35.....	1.....
2. 2015.....	25,699.....	3,622.....	22,077.....	42.6.....	37.1.....	43.6.....				3.....	19.....
3. 2016.....	21,402.....	649.....	20,753.....	38.1.....	7.4.....	43.8.....				(4).....	(3).....
4. 2017.....	30,092.....	7,463.....	22,629.....	59.4.....	80.5.....	54.7.....				25.....	2.....
5. 2018.....	20,754.....	671.....	20,083.....	37.2.....	7.3.....	43.2.....					
6. 2019.....	34,174.....	6,053.....	28,121.....	57.5.....	71.1.....	55.2.....				(1).....	
7. 2020.....	40,377.....	8,035.....	32,342.....	63.2.....	103.1.....	57.7.....				(23).....	2.....
8. 2021.....	28,337.....	72.....	28,265.....	39.9.....	1.5.....	42.7.....				(23).....	(1).....
9. 2022.....	64,442.....	28,946.....	35,496.....	78.1.....	453.2.....	46.6.....				(56).....	11.....
10. 2023.....	67,628.....	28,029.....	39,599.....	72.0.....	338.3.....	46.2.....				919.....	255.....
11. 2024.....	46,770.....	9,265.....	37,505.....	42.6.....	72.6.....	38.7.....				7,191.....	1,229.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	8,066.....	1,515.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(114).....	(15).....	37.....		(2).....		124.....	(64).....	XXX.....
2. 2015.....	329,430.....	13,177.....	316,253.....	198,432.....	185.....	2,379.....		14,485.....	10.....	28,729.....	215,101.....	135,412.....
3. 2016.....	345,185.....	12,081.....	333,104.....	219,938.....	336.....	3,774.....	8.....	16,983.....		35,734.....	240,351.....	138,776.....
4. 2017.....	385,032.....	15,401.....	369,631.....	267,053.....	9,184.....	1,900.....	19.....	21,370.....	179.....	36,655.....	280,941.....	157,605.....
5. 2018.....	463,139.....	23,157.....	439,982.....	309,813.....	8,242.....	2,599.....	30.....	23,289.....	177.....	47,595.....	327,252.....	189,098.....
6. 2019.....	534,725.....	26,736.....	507,989.....	335,780.....		3,000.....		25,753.....		54,769.....	364,533.....	209,037.....
7. 2020.....	569,664.....	26,102.....	543,562.....	329,694.....	9,920.....	3,121.....	64.....	26,677.....	225.....	57,861.....	349,283.....	180,252.....
8. 2021.....	588,421.....	19,511.....	568,910.....	368,089.....		3,353.....		27,642.....		77,153.....	399,084.....	193,854.....
9. 2022.....	589,728.....	21,958.....	567,770.....	470,938.....	8,755.....	5,132.....	759.....	29,914.....	247.....	75,108.....	496,223.....	209,228.....
10. 2023.....	650,817.....	30,065.....	620,752.....	491,244.....	6,413.....	4,353.....	12.....	26,759.....	128.....	74,649.....	515,803.....	212,751.....
11. 2024.....	782,960.....	51,210.....	731,750.....	449,961.....	20,593.....	3,868.....	60.....	20,936.....	171.....	42,390.....	453,941.....	195,978.....
12. Totals.....	XXX.....	XXX.....	XXX.....	3,440,828.....	63,613.....	33,516.....	952.....	233,806.....	1,137.....	530,767.....	3,642,448.....	xxx.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	2.....	7.....				1.....					1.....	(6).....	4.....
2. 2015.....													2.....
3. 2016.....													2.....
4. 2017.....	11.....				1.....						2.....	12.....	5.....
5. 2018.....	209.....		120.....		15.....		6.....		8.....			358.....	16.....
6. 2019.....	35.....		142.....		3.....		7.....		7.....		4.....	194.....	11.....
7. 2020.....	755.....		348.....		58.....		23.....		27.....		9.....	1,211.....	52.....
8. 2021.....	104.....		415.....		8.....		27.....		20.....		35.....	574.....	16.....
9. 2022.....	452.....	24.....	641.....		48.....	2.....	42.....		38.....		236.....	1,195.....	46.....
10. 2023.....	(6,216).....	439.....	1,772.....		159.....	34.....	109.....		111.....		8,508.....	(4,538).....	245.....
11. 2024.....	17,503.....	2,702.....	18,996.....		2,781.....	207.....	1,238.....		1,455.....		28,188.....	39,064.....	13,335.....
12. Totals.....	12,855.....	3,172.....	22,434.....		3,073.....	244.....	1,452.....		1,666.....		36,983.....	38,064.....	13,734.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	(6).....	
2. 2015.....	215,296.....	195.....	215,101.....	65.4.....	1.5.....	68.0.....					
3. 2016.....	240,695.....	344.....	240,351.....	69.7.....	2.8.....	72.2.....					
4. 2017.....	290,335.....	9,382.....	280,953.....	75.4.....	60.9.....	76.0.....				11.....	1.....
5. 2018.....	336,059.....	8,449.....	327,610.....	72.6.....	36.5.....	74.5.....				329.....	30.....
6. 2019.....	364,727.....		364,727.....	68.2.....		71.8.....				178.....	17.....
7. 2020.....	360,703.....	10,209.....	350,494.....	63.3.....	39.1.....	64.5.....				1,103.....	108.....
8. 2021.....	399,658.....		399,658.....	67.9.....		70.2.....				519.....	55.....
9. 2022.....	507,205.....	9,787.....	497,418.....	86.0.....	44.6.....	87.6.....				1,069.....	127.....
10. 2023.....	518,291.....	7,026.....	511,265.....	79.6.....	23.4.....	82.4.....				(4,884).....	345.....
11. 2024.....	516,738.....	23,733.....	493,005.....	66.0.....	46.3.....	67.4.....				33,797.....	5,268.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	32,116.....	5,951.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(2)						2	(2)	XXX.....
2. 2015.....	1,118.....	45.....	1,073.....	479		210		27		33	716	XXX.....
3. 2016.....	1,149.....	40.....	1,109.....	259		50		12		11	321	XXX.....
4. 2017.....	1,178.....	47.....	1,131.....	34		5		10			49	XXX.....
5. 2018.....	1,284.....	64.....	1,220.....	122		9		7		9	138	XXX.....
6. 2019.....	1,399.....	70.....	1,329.....	64		30		3		11	97	XXX.....
7. 2020.....	1,490.....	67.....	1,423.....			7					7	XXX.....
8. 2021.....	1,629.....	26.....	1,603.....	287	221	32		8		96	106	XXX.....
9. 2022.....	1,731.....	28.....	1,703.....	271		15		6			292	XXX.....
10. 2023.....	1,829.....	42.....	1,787.....	509		55		23			587	XXX.....
11. 2024.....	1,929.....	64.....	1,865.....	6				5			11	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,029	221	413		101		162	2,322	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				
1. Prior.....													
2. 2015.....													
3. 2016.....													
4. 2017.....													
5. 2018.....													
6. 2019.....													
7. 2020.....													
8. 2021.....(5)											5	(5)	1
9. 2022.....(19)											19	(19)	
10. 2023.....(29)			4				1				29	(24)	
11. 2024	358		79		100		22		9		2	568	4
12. Totals	305		83		100		23		9		55	520	5

	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. 2015.....	716.....		716.....	64.0.....		66.7.....					
3. 2016.....	321.....		321.....	27.9.....		28.9.....					
4. 2017.....	49.....		49.....	4.2.....		4.3.....					
5. 2018.....	138.....		138.....	10.7.....		11.3.....					
6. 2019.....	97.....		97.....	6.9.....		7.3.....					
7. 2020.....	7.....		7.....	0.5.....		0.5.....					
8. 2021.....	322.....	221.....	101.....	19.8.....	850.0.....	6.3.....				(5).....	
9. 2022.....	273.....		273.....	15.8.....		16.0.....				(19).....	
10. 2023.....	563.....		563.....	30.8.....		31.5.....				(24).....	1.....
11. 2024.....	579.....		579.....	30.0.....		31.0.....				436.....	130.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	388.....	131.....

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

Schedule P - Part 1U - Pet Insurance Plans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....	24,724	20,359	14,005	13,899	14,337	13,832	13,748	14,217	14,175	14,176	1	(41)
2. 2015.....	185,590	193,321	193,699	193,708	194,598	194,826	194,742	194,814	194,499	194,566	67	(248)
3. 2016.....	XXX	142,935	139,249	139,743	140,281	139,732	139,918	140,401	140,523	140,524	1	123
4. 2017.....	XXX	XXX	49,549	51,753	53,941	53,939	54,208	54,198	54,184	54,170	(14)	(28)
5. 2018.....	XXX	XXX	XXX	69,386	77,044	77,440	77,839	77,965	77,766	77,772	6	(193)
6. 2019.....	XXX	XXX	XXX	XXX	60,604	72,883	73,676	73,253	73,305	73,307	2	54
7. 2020.....	XXX	XXX	XXX	XXX	XXX	59,956	67,239	67,108	67,141	67,805	664	697
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	68,647	77,578	77,778	78,764	986	1,186
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,712	94,373	96,027	1,654	3,315
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93,590	90,418	(3,172)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,397	XXX	XXX
12. Totals											195	4,865

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

1. Prior.....	151,843	157,936	159,146	156,661	155,617	153,779	152,228	152,951	152,106	151,407	(699)	(1,544)
2. 2015.....	225,677	225,473	234,760	240,584	241,221	240,594	241,343	241,967	241,761	241,492	(269)	(475)
3. 2016.....	XXX	229,906	248,842	259,012	266,296	269,523	270,963	271,510	271,254	270,909	(345)	(601)
4. 2017.....	XXX	XXX	247,113	256,289	260,515	270,848	277,079	276,835	277,823	278,036	213	1,201
5. 2018.....	XXX	XXX	XXX	317,080	318,827	330,602	342,396	343,352	346,673	346,804	131	3,452
6. 2019.....	XXX	XXX	XXX	XXX	365,638	349,669	360,510	380,410	387,785	394,460	6,675	14,050
7. 2020.....	XXX	XXX	XXX	XXX	XXX	341,892	310,104	320,379	336,326	343,206	6,880	22,827
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	386,269	353,650	364,389	378,316	13,927	24,666
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,208	422,483	429,502	7,019	(6,706)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553,048	482,873	(70,175)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	615,243	XXX	XXX
12. Totals											(36,643)	56,870

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

1. Prior.....	98,391	108,013	114,823	118,305	119,413	119,438	120,776	119,705	120,747	120,319	(428)	614
2. 2015.....	105,023	115,821	122,798	134,572	133,471	132,235	133,871	134,747	134,407	134,958	551	211
3. 2016.....	XXX	132,892	120,946	134,497	145,724	150,684	150,487	151,106	150,823	150,843	20	(263)
4. 2017.....	XXX	XXX	144,676	142,997	160,696	171,504	173,718	179,187	177,907	179,110	1,203	(77)
5. 2018.....	XXX	XXX	XXX	176,875	178,536	187,190	204,987	221,300	224,242	222,980	(1,262)	1,680
6. 2019.....	XXX	XXX	XXX	XXX	221,122	192,587	194,000	223,561	234,167	236,368	2,201	12,807
7. 2020.....	XXX	XXX	XXX	XXX	XXX	256,935	184,693	190,475	215,748	227,701	11,953	37,226
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	278,856	194,445	203,084	242,084	39,000	47,639
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289,067	166,411	161,536	(4,875)	(127,531)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	297,478	134,264	(163,214)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224,216	XXX	XXX
12. Totals											(114,851)	(27,694)

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

1. Prior.....	191,886	167,643	147,179	135,286	125,770	120,057	114,001	108,938	106,844	104,573	(2,271)	(4,365)
2. 2015.....	83,924	87,179	75,551	68,750	63,580	60,110	59,129	57,309	56,546	58,095	1,549	786
3. 2016.....	XXX	83,886	82,651	71,688	64,900	60,439	56,604	55,617	54,903	56,370	1,467	753
4. 2017.....	XXX	XXX	75,348	76,141	66,139	60,421	55,062	52,334	51,051	52,186	1,135	(148)
5. 2018.....	XXX	XXX	XXX	70,861	68,543	57,794	51,134	47,262	44,792	45,677	885	(1,585)
6. 2019.....	XXX	XXX	XXX	XXX	59,196	57,137	45,927	40,584	38,392	38,034	(358)	(2,550)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	57,863	56,929	48,977	45,249	42,768	(2,481)	(6,209)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	60,577	59,085	52,895	48,437	(4,458)	(10,648)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,218	64,225	53,232	(10,993)	(10,986)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,888	57,297	409	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,244	XXX	XXX
12. Totals											(15,116)	(34,952)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	183,451	172,139	156,944	159,586	162,912	159,542	160,685	159,247	158,792	162,104	3,312	2,857
2. 2015.....	188,708	198,593	194,137	197,184	200,113	198,279	197,750	196,117	194,539	196,785	2,246	668
3. 2016.....	XXX	207,623	201,670	203,240	212,472	211,627	213,383	211,889	212,675	211,344	(1,331)	(545)
4. 2017.....	XXX	XXX	245,595	242,472	245,022	248,357	248,667	251,569	253,585	254,074	489	2,505
5. 2018.....	XXX	XXX	XXX	229,561	220,635	234,251	234,310	240,196	237,633	238,796	1,163	(1,400)
6. 2019.....	XXX	XXX	XXX	XXX	249,554	239,533	234,037	240,847	239,973	242,649	2,676	1,802
7. 2020.....	XXX	XXX	XXX	XXX	XXX	286,249	295,990	301,352	311,696	316,056	4,360	14,704
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	281,558	287,448	277,212	293,703	16,491	6,255
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	441,095	445,730	451,607	5,877	10,512
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569,644	508,769	(60,875)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	580,469	XXX	XXX
12. Totals											(25,592)	37,358

ANNUAL STATEMENT FOR THE YEAR 2024 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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....												
2. 2015.....												
3. 2016.....	XXX											
4. 2017.....	XXX	XXX										
5. 2018.....	XXX	XXX	XXX									
6. 2019.....	XXX	XXX	XXX	XXX								
7. 2020.....	XXX	XXX	XXX	XXX	XXX							
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2015.....												
3. 2016.....	XXX											
4. 2017.....	XXX	XXX										
5. 2018.....	XXX	XXX	XXX									
6. 2019.....	XXX	XXX	XXX	XXX								
7. 2020.....	XXX	XXX	XXX	XXX	XXX							
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2015.....												
3. 2016.....	XXX											
4. 2017.....	XXX	XXX										
5. 2018.....	XXX	XXX	XXX									
6. 2019.....	XXX	XXX	XXX	XXX								
7. 2020.....	XXX	XXX	XXX	XXX	XXX							
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....	39,591	30,783	26,730	27,875	25,328	27,041	27,145	27,310	26,506	26,635	129	(675)
2. 2015.....	21,580	15,971	16,551	16,749	16,776	17,047	17,810	18,615	18,612	18,373	(239)	(242)
3. 2016.....	XXX	17,549	12,876	14,214	14,008	12,960	14,126	14,468	16,446	16,117	(329)	1,649
4. 2017.....	XXX	XXX	16,836	16,252	18,365	18,006	17,642	17,294	17,267	17,553	286	259
5. 2018.....	XXX	XXX	XXX	16,151	13,198	16,842	16,941	15,489	16,208	18,554	2,346	3,065
6. 2019.....	XXX	XXX	XXX	XXX	16,116	14,598	17,639	15,850	16,148	19,857	3,709	4,007
7. 2020.....	XXX	XXX	XXX	XXX	XXX	16,612	14,161	15,139	15,363	18,523	3,160	3,384
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	16,982	14,144	19,095	18,884	(211)	4,740
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,214	19,766	19,159	(607)	(55)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,317	19,805	(7,512)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,637	XXX	XXX
12. Totals											732	16,132

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

1. Prior.....												
2. 2015.....												
3. 2016.....	XXX											
4. 2017.....	XXX	XXX										
5. 2018.....	XXX	XXX	XXX									
6. 2019.....	XXX	XXX	XXX	XXX								
7. 2020.....	XXX	XXX	XXX	XXX	XXX							
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2024 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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....	123	232	187	180	194	167	149	140	131	130	(1)	(10)
2. 2015.....	21,586	20,925	20,965	20,625	20,788	20,747	20,760	20,788	20,789	20,739	(50)	(49)
3. 2016.....	XXX	19,755	19,551	20,140	20,168	20,179	19,399	19,400	19,400	19,400		
4. 2017.....	XXX	XXX	19,352	20,130	20,938	20,863	20,848	20,855	20,850	20,883	33	28
5. 2018.....	XXX	XXX	XXX	18,113	18,743	18,901	18,905	18,862	18,856	18,856		(6)
6. 2019.....	XXX	XXX	XXX	XXX	24,716	26,046	26,013	26,038	26,097	26,184	87	146
7. 2020.....	XXX	XXX	XXX	XXX	XXX	31,063	30,162	30,463	30,156	30,201	45	(262)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	25,976	26,357	26,744	26,559	(185)	202
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,753	33,270	32,747	(523)	(2,006)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,269	36,867	598	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,369	XXX	XXX
12. Totals											4	(1,957)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	(1,247)	319	(1,031)	(1,320)	(1,533)	(1,716)	(1,922)	(2,057)	(2,132)	(2,193)	(61)	(136)
2. 2015.....	195,345	198,539	200,815	200,774	200,684	200,626	200,549	200,581	200,598	200,625	27	44
3. 2016.....	XXX	218,178	220,826	223,785	223,648	223,502	223,459	223,371	223,374	223,368	(6)	(3)
4. 2017.....	XXX	XXX	256,454	258,728	260,864	260,189	259,966	259,805	259,740	259,763	23	(42)
5. 2018.....	XXX	XXX	XXX	300,411	302,717	304,898	304,811	304,486	304,481	304,490	9	4
6. 2019.....	XXX	XXX	XXX	XXX	343,000	337,416	340,133	339,417	338,996	338,968	(28)	(449)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	332,752	323,186	324,644	324,051	324,015	(36)	(629)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	374,587	371,164	372,912	371,996	(916)	832
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465,909	464,568	467,714	3,146	1,805
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	488,459	484,522	(3,937)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470,786	XXX	XXX
12. Totals											(1,779)	1,426

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	(151)	(26)	(10)	(34)	(39)	(46)	(51)	(51)	(88)	(91)	(3)	(40)
2. 2015.....	659	710	616	693	709	704	693	691	690	689	(1)	(2)
3. 2016.....	XXX	1,595	236	305	307	309	309	309	309	309		
4. 2017.....	XXX	XXX	369	29	48	39	39	39	39	39		
5. 2018.....	XXX	XXX	XXX	474	68	131	131	131	131	131		
6. 2019.....	XXX	XXX	XXX	XXX	659	92	95	91	95	95		4
7. 2020.....	XXX	XXX	XXX	XXX	XXX	308	3	10	7	7		(3)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	334	66	98	93	(5)	27
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	169	267	98	104
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	540	152	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	563	XXX	XXX
12. Totals											241	90

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

1. Prior.....												
2. 2015.....												
3. 2016.....	XXX											
4. 2017.....	XXX	XXX										
5. 2018.....	XXX	XXX	XXX									
6. 2019.....	XXX	XXX	XXX	XXX								
7. 2020.....	XXX	XXX	XXX	XXX	XXX							
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2015.....												
3. 2016.....	XXX											
4. 2017.....	XXX	XXX										
5. 2018.....	XXX	XXX	XXX									
6. 2019.....	XXX	XXX	XXX	XXX								
7. 2020.....	XXX	XXX	XXX	XXX	XXX							
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024.....	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

Schedule P - Part 2U - Pet Insurance Plans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 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		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000.....	11,826	10,174	11,342	12,407	13,015	13,506	13,525	13,939	13,946	14,427	1,631
2. 2015.....	143,773	183,386	188,419	191,968	193,145	193,953	194,145	194,212	194,232	194,317	27,282	5,800
3. 2016.....	XXX	108,557	133,181	137,108	138,895	139,317	139,646	140,171	140,373	140,371	21,068	4,081
4. 2017.....	XXX	XXX	40,759	49,339	52,082	52,642	54,179	54,154	54,158	54,159	7,630	1,232
5. 2018.....	XXX	XXX	XXX	54,222	72,653	75,598	77,100	77,444	77,599	77,587	11,611	1,742
6. 2019.....	XXX	XXX	XXX	XXX	49,395	69,095	71,980	72,560	73,003	73,045	7,537	1,285
7. 2020.....	XXX	XXX	XXX	XXX	XXX	43,395	61,080	64,133	65,863	67,459	7,474	1,496
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	42,599	70,256	75,819	77,631	6,422	1,434
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,905	90,595	94,587	8,314	1,374
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,616	85,257	8,128	1,222
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,999	10,086	1,541

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

1. Prior.....	000.....	72,543	115,708	134,882	143,664	147,724	149,192	150,676	150,880	151,065	13,352	2,698
2. 2015.....	88,245	159,932	193,744	216,963	229,803	234,486	237,795	239,695	241,127	241,258	31,265	5,858
3. 2016.....	XXX	98,125	179,191	215,610	241,644	254,770	262,209	265,860	268,740	269,790	31,286	4,101
4. 2017.....	XXX	XXX	95,323	175,198	220,540	244,064	259,046	270,764	274,016	277,066	32,474	4,398
5. 2018.....	XXX	XXX	XXX	117,234	219,157	272,442	305,419	326,161	336,808	342,854	37,600	5,376
6. 2019.....	XXX	XXX	XXX	XXX	135,231	247,122	306,458	345,183	374,972	386,627	40,397	6,027
7. 2020.....	XXX	XXX	XXX	XXX	XXX	113,820	211,123	269,316	310,223	331,121	31,407	4,946
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	125,881	245,949	312,511	348,327	34,119	5,659
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145,682	287,461	362,628	34,327	5,869
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162,765	320,229	33,299	5,994
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,918	22,487	4,470

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

1. Prior.....	000.....	50,070	79,293	95,082	109,457	113,504	117,385	117,265	118,721	119,767	4,243	972
2. 2015.....	31,574	61,609	84,375	106,615	119,370	122,010	126,734	129,927	131,387	133,202	8,989	1,872
3. 2016.....	XXX	32,524	68,359	95,316	121,462	131,858	140,920	147,113	148,139	149,702	9,256	1,501
4. 2017.....	XXX	XXX	35,617	74,220	115,761	136,544	151,707	169,927	174,721	178,203	10,229	1,724
5. 2018.....	XXX	XXX	XXX	43,256	100,556	135,767	165,788	193,765	214,530	216,956	11,680	1,851
6. 2019.....	XXX	XXX	XXX	XXX	45,852	95,220	140,495	188,397	216,741	226,379	11,659	1,810
7. 2020.....	XXX	XXX	XXX	XXX	XXX	43,891	90,465	135,926	180,063	204,712	9,984	1,660
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	40,665	99,344	151,877	193,604	9,987	1,795
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,311	79,700	116,506	7,348	1,333
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,429	65,881	4,928	925
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,814	2,902	561

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

1. Prior.....	000.....	33,208	48,330	62,835	69,961	78,379	82,408	85,236	87,361	89,882	4,703	288
2. 2015.....	16,360	34,592	41,991	46,205	49,017	50,470	52,061	52,751	52,871	52,944	4,576	707
3. 2016.....	XXX	17,495	36,138	43,759	47,401	49,147	50,269	50,793	51,386	51,565	4,098	620
4. 2017.....	XXX	XXX	15,528	32,548	39,185	42,431	44,994	46,134	46,652	47,155	3,603	562
5. 2018.....	XXX	XXX	XXX	13,851	28,323	33,979	36,987	38,953	39,927	40,277	3,308	463
6. 2019.....	XXX	XXX	XXX	XXX	11,045	22,413	27,052	29,279	30,619	31,535	2,699	399
7. 2020.....	XXX	XXX	XXX	XXX	XXX	11,379	23,601	30,996	33,873	36,420	2,485	342
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	14,984	30,824	35,871	40,089	2,979	383
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,397	33,529	39,405	2,976	413
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,532	32,846	2,685	361
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,601	1,372	254

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	52,252	88,691	111,224	128,749	137,594	144,271	150,555	155,492	159,208	7,733	2,972
2. 2015.....	88,805	132,805	150,479	165,689	174,932	180,501	183,333	186,974	189,826	192,852	9,342	3,612
3. 2016.....	XXX	88,796	144,864	161,386	179,629	189,623	196,069	202,976	203,973	208,294	9,316	3,627
4. 2017.....	XXX	XXX	122,938	170,825	197,500	212,266	227,803	235,566	245,212	247,806	10,053	3,457
5. 2018.....	XXX	XXX	XXX	97,990	153,126	179,243	194,719	213,059	225,357	230,269	10,239	3,842
6. 2019.....	XXX	XXX	XXX	XXX	96,241	155,506	181,855	203,159	219,063	230,235	9,516	3,792
7. 2020.....	XXX	XXX	XXX	XXX	XXX	149,845	224,411	249,509	274,164	291,830	10,276	5,236
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	113,043	194,320	230,682	255,684	9,125	3,702
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,804	338,169	370,096	11,743	3,897
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,475	349,026	10,235	3,468
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,178	6,332	2,477

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000.....											
2. 2015.....												
3. 2016.....	XXX.....											
4. 2017.....	XXX.....	XXX.....										
5. 2018.....	XXX.....	XXX.....	XXX.....									
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

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

1. Prior.....	000.....											
2. 2015.....												
3. 2016.....	XXX.....											
4. 2017.....	XXX.....	XXX.....										
5. 2018.....	XXX.....	XXX.....	XXX.....									
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2015.....											XXX.....	XXX.....
3. 2016.....	XXX.....										XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

1. Prior.....	000.....	7,860.....	12,442.....	15,124.....	18,419.....	20,706.....	22,953.....	24,372.....	25,384.....	25,750.....	1,099.....	541.....
2. 2015.....	1,610.....	4,868.....	7,410.....	9,424.....	12,967.....	14,894.....	15,782.....	16,278.....	16,935.....	17,415.....	789.....	389.....
3. 2016.....	XXX.....	1,880.....	3,765.....	5,527.....	7,893.....	9,208.....	10,679.....	11,529.....	13,889.....	15,296.....	731.....	423.....
4. 2017.....	XXX.....	XXX.....	1,891.....	4,722.....	10,036.....	11,712.....	13,431.....	15,399.....	16,257.....	16,567.....	735.....	353.....
5. 2018.....	XXX.....	XXX.....	XXX.....	1,640.....	3,788.....	6,194.....	8,621.....	10,126.....	11,891.....	14,497.....	628.....	425.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	1,825.....	4,126.....	6,358.....	8,811.....	11,834.....	15,411.....	584.....	350.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,727.....	4,125.....	7,641.....	10,298.....	13,648.....	511.....	299.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,737.....	4,163.....	6,204.....	10,787.....	546.....	343.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,260.....	5,170.....	7,654.....	505.....	340.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,356.....	5,033.....	434.....	275.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,890.....	267.....	174.....

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

1. Prior.....	000.....											
2. 2015.....												
3. 2016.....	XXX.....											
4. 2017.....	XXX.....	XXX.....										
5. 2018.....	XXX.....	XXX.....	XXX.....									
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

ANNUAL STATEMENT FOR THE YEAR 2024 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		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000.....	208.....	133.....	91.....	160.....	132.....	113.....	104.....	96.....	94.....	XXX.....	XXX.....
2. 2015.....	15,371.....	20,430.....	20,785.....	20,616.....	20,656.....	20,672.....	20,685.....	20,738.....	20,738.....	20,738.....	XXX.....	XXX.....
3. 2016.....	XXX.....	14,718.....	19,299.....	19,330.....	19,384.....	19,399.....	19,405.....	19,406.....	19,406.....	19,406.....	XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....	16,435.....	20,046.....	20,889.....	20,834.....	20,849.....	20,851.....	20,851.....	20,856.....	XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....	14,264.....	18,608.....	18,761.....	18,750.....	18,858.....	18,856.....	18,855.....	XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	20,929.....	25,612.....	25,985.....	26,048.....	26,071.....	26,186.....	XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	22,215.....	28,399.....	30,565.....	30,198.....	30,222.....	XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,743.....	25,438.....	26,575.....	26,583.....	XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	25,710.....	32,739.....	32,798.....	XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	29,040.....	35,793.....	XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27,330.....	XXX.....	XXX.....

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	000.....	(572).....	(1,573).....	(1,508).....	(1,578).....	(1,714).....	(1,915).....	(2,051).....	(2,125).....	(2,187).....	11,244.....	2,641.....
2. 2015.....	189,540.....	200,415.....	200,253.....	200,461.....	200,570.....	200,561.....	200,546.....	200,581.....	200,598.....	200,625.....	116,735.....	18,675.....
3. 2016.....	XXX.....	210,841.....	223,225.....	223,179.....	223,343.....	223,358.....	223,371.....	223,371.....	223,370.....	223,368.....	119,303.....	19,471.....
4. 2017.....	XXX.....	XXX.....	247,256.....	260,564.....	259,798.....	259,771.....	259,711.....	259,727.....	259,720.....	259,751.....	133,929.....	23,671.....
5. 2018.....	XXX.....	XXX.....	XXX.....	284,265.....	304,942.....	303,744.....	303,543.....	304,052.....	304,157.....	304,139.....	160,594.....	28,488.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	317,162.....	339,310.....	339,027.....	338,881.....	338,784.....	338,780.....	176,159.....	32,867.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	303,983.....	325,057.....	323,142.....	322,845.....	322,831.....	149,860.....	30,340.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	341,485.....	374,973.....	371,886.....	371,442.....	161,287.....	32,551.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	430,261.....	469,118.....	466,556.....	172,416.....	36,766.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	451,338.....	489,172.....	175,393.....	37,113.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	433,176.....	153,113.....	29,574.....

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	000.....	2.....	(10).....	(34).....	(39).....	(46).....	(51).....	(51).....	(88).....	(91).....	XXX.....	XXX.....
2. 2015.....	317.....	361.....	668.....	715.....	709.....	704.....	693.....	691.....	690.....	689.....	XXX.....	XXX.....
3. 2016.....	XXX.....	144.....	313.....	305.....	307.....	307.....	309.....	309.....	309.....	309.....	XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....	13.....	39.....	39.....	39.....	39.....	39.....	39.....	39.....	XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....	137.....	133.....	131.....	131.....	131.....	131.....	131.....	XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	89.....	89.....	92.....	91.....	95.....	95.....	XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	7.....	7.....	7.....	XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	96.....	85.....	98.....	98.....	XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16.....	231.....	285.....	XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	480.....	564.....	XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6.....	XXX.....	XXX.....

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2015.....											XXX.....	XXX.....
3. 2016.....	XXX.....										XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	000.....										XXX.....	XXX.....
2. 2015.....											XXX.....	XXX.....
3. 2016.....	XXX.....										XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

Schedule P - Part 3U - Pet Insurance Plans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	59	21								
2. 2015.....	(380)	48	16							
3. 2016.....	XXX	5,339	38	16						
4. 2017.....	XXX	XXX	(520)	36	16					
5. 2018.....	XXX	XXX	XXX	(2,291)	37	17				
6. 2019.....	XXX	XXX	XXX	XXX	(5,158)	39	15			
7. 2020.....	XXX	XXX	XXX	XXX	XXX	(169)	35	17		
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	8,802	39	21	5
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,901	49	14
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,285	1,399
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,963

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

1. Prior.....	5,899	125	32	22	14	8	4	111	106	35
2. 2015.....	57,796	7,204	110	19	8	6	3	112	108	(103)
3. 2016.....	XXX	53,208	11,309	145	22	8	5	106	101	(105)
4. 2017.....	XXX	XXX	76,611	14,859	171	23	8	107	101	(172)
5. 2018.....	XXX	XXX	XXX	99,828	19,673	188	17	548	530	(31)
6. 2019.....	XXX	XXX	XXX	XXX	129,149	22,186	135	486	458	(57)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	144,728	26,116	555	423	(62)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	163,278	28,886	548	(47)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,331	43,447	6,677
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	254,233	49,834
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	258,779

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

1. Prior.....	7,437	665	669	788	883	768	271	(43)	56	
2. 2015.....	36,045	10,181	148	146	194	224	130	(29)	55	101
3. 2016.....	XXX	62,266	11,530	202	199	218	118	(34)	75	101
4. 2017.....	XXX	XXX	69,317	13,777	266	226	115	(30)	88	101
5. 2018.....	XXX	XXX	XXX	82,155	20,996	302	121	(29)	79	102
6. 2019.....	XXX	XXX	XXX	XXX	121,588	28,739	190	(27)	77	102
7. 2020.....	XXX	XXX	XXX	XXX	XXX	162,756	34,548	17	77	103
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	193,945	38,485	119	111
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,250	43,042	4,380
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239,821	33,199
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,289

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

1. Prior.....	100,126	62,901	37,783	25,695	18,445	12,105	6,800	3,308	1,145	
2. 2015.....	39,040	33,966	18,791	12,334	7,999	4,599	3,150	2,341	1,565	3,035
3. 2016.....	XXX	39,608	30,862	18,641	12,301	7,253	3,785	2,602	1,907	3,248
4. 2017.....	XXX	XXX	36,182	30,342	18,144	11,305	5,975	3,144	2,111	3,514
5. 2018.....	XXX	XXX	XXX	35,222	28,667	16,865	9,501	4,967	2,568	3,700
6. 2019.....	XXX	XXX	XXX	XXX	32,159	27,021	14,404	8,068	4,063	3,950
7. 2020.....	XXX	XXX	XXX	XXX	XXX	30,813	23,533	12,437	6,773	3,950
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	27,430	20,715	10,646	4,677
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,654	18,123	6,635
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,063	13,640
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,455

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	35,818	23,255	13,745	9,132	5,623	3,695	2,784	1,965	691	
2. 2015.....	44,967	26,715	9,850	4,967	3,158	2,435	1,927	1,441	1,381	1,196
3. 2016.....	XXX	63,384	26,843	10,121	4,776	3,443	3,105	2,358	1,519	1,346
4. 2017.....	XXX	XXX	63,117	27,745	9,760	5,207	4,390	3,799	2,486	1,346
5. 2018.....	XXX	XXX	XXX	65,673	28,095	10,647	6,638	5,372	4,006	2,094
6. 2019.....	XXX	XXX	XXX	XXX	70,255	30,691	13,541	8,123	5,663	3,589
7. 2020.....	XXX	XXX	XXX	XXX	XXX	76,842	37,279	16,565	8,564	5,982
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	95,117	47,004	17,856	10,923
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,055	70,092	25,269
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225,205	80,337
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,630

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....										
2. 2015.....										
3. 2016.....	XXX									
4. 2017.....	XXX	XXX								
5. 2018.....	XXX	XXX	XX							
6. 2019.....	XXX	XXX	XX	XX						
7. 2020.....	XXX	XXX	XX	XXX	XX					
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2015.....										
3. 2016.....	XXX									
4. 2017.....	XXX	XXX								
5. 2018.....	XXX	XXX	XXX							
6. 2019.....	XXX	XXX	XX	XX						
7. 2020.....	XXX	XXX	XX	XX	XX					
8. 2021.....	XXX	XXX	XX	XX	XX	XX				
9. 2022.....	XXX	XXX	XX	XXX	XX	XX	XXX			
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2015.....										
3. 2016.....	XXX									
4. 2017.....	XXX	XXX								
5. 2018.....	XXX	XXX	XXX							
6. 2019.....	XXX	XXX	XX	XX						
7. 2020.....	XXX	XXX	XX	XX	XX					
8. 2021.....	XXX	XXX	XX	XX	XX	XX				
9. 2022.....	XXX	XXX	XX	XXX	XX	XX	XXX			
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	22,019	10,733	5,969	4,436	2,584	1,810	1,397	852	471	
2. 2015.....	14,714	5,431	4,532	2,244	1,456	776	672	451	471	555
3. 2016.....	XXX	10,523	5,307	5,068	2,044	1,457	887	626	499	555
4. 2017.....	XXX	XXX	10,518	5,766	4,618	2,045	1,666	827	693	582
5. 2018.....	XXX	XXX	XXX	11,251	5,318	4,656	2,337	1,554	914	1,442
6. 2019.....	XXX	XXX	XXX	XXX	10,444	5,759	5,315	2,180	1,718	1,664
7. 2020.....	XXX	XXX	XXX	XXX	XXX	11,253	6,476	4,961	2,411	2,440
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	12,745	6,311	5,562	2,984
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,797	9,599	5,030
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,751	10,563
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,674

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

1. Prior.....										
2. 2015.....										
3. 2016.....	XXX									
4. 2017.....	XXX	XXX								
5. 2018.....	XXX	XXX	XXX							
6. 2019.....	XXX	XXX	XX	XX						
7. 2020.....	XXX	XXX	XX	XX	XX					
8. 2021.....	XXX	XXX	XX	XX	XX	XX				
9. 2022.....	XXX	XXX	XX	XXX	XX	XX	XXX			
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	32	1								
2. 2015.....	1,484	29	1							
3. 2016.....	XXX	1,202	20	1						
4. 2017.....	XXX	XXX	1,148	26	1					
5. 2018.....	XXX	XXX	XXX	1,357	25	2	1			
6. 2019.....	XXX	XXX	XXX	XXX	1,513	42	2	1		
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,793	55	3	1	8
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,199	83	2	9
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,472	116	18
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,121	358
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,915

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	1,443	647	294	136	50					
2. 2015.....	7,144	775	418	247	113	61				
3. 2016.....	XXX	7,091	852	547	307	139	62			
4. 2017.....	XXX	XXX	7,784	1,113	693	370	142	65		
5. 2018.....	XXX	XXX	XXX	10,237	1,399	829	380	148	74	127
6. 2019.....	XXX	XXX	XXX	XXX	13,240	1,679	854	395	168	150
7. 2020.....	XXX	XXX	XXX	XXX	XXX	15,689	1,729	885	444	371
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	16,185	1,792	991	441
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,728	2,013	684
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,659	1,880
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,235

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....										
2. 2015.....	330									
3. 2016.....	XXX	274								
4. 2017.....	XXX	XXX	299							
5. 2018.....	XXX	XXX	XXX	362						
6. 2019.....	XXX	XXX	XXX	XXX	333					
7. 2020.....	XXX	XXX	XXX	XXX	XXX	297				
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	221			
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135		
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	5
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100

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

1. Prior.....										
2. 2015.....										
3. 2016.....	XXX									
4. 2017.....	XXX	XXX								
5. 2018.....	XXX	XXX	XXX							
6. 2019.....	XXX	XXX	XXX	XXX						
7. 2020.....	XXX	XXX	XXX	XXX	XXX					
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2015.....										
3. 2016.....	XXX									
4. 2017.....	XXX	XXX								
5. 2018.....	XXX	XXX	XXX							
6. 2019.....	XXX	XXX	XXX	XXX						
7. 2020.....	XXX	XXX	XXX	XXX	XXX					
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Schedule P - Part 4U - Pet Insurance Plans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	17,609	6,050	5,892	7,624	7,917	14,147	18,757	13,842	12,253	14,427
2. 2015.....	18,453	26,610	27,116	27,229	27,255	27,268	27,277	27,278	27,280	27,282
3. 2016.....	XXX	14,617	20,421	20,945	21,027	21,056	21,063	21,064	21,067	21,068
4. 2017.....	XXX	XXX	5,329	7,309	7,587	7,612	7,624	7,626	7,629	7,630
5. 2018.....	XXX	XXX	XXX	5,999	10,839	11,518	11,589	11,601	11,610	11,611
6. 2019.....	XXX	XXX	XXX	XXX	4,266	7,020	7,453	7,513	7,532	7,537
7. 2020.....	XXX	XXX	XXX	XXX	XXX	4,729	7,034	7,394	7,458	7,474
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	3,652	5,929	6,351	6,422
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,981	7,803	8,314
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,044	8,128
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,086

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,214	289	115	73	39	23	11	9	5	6
2. 2015.....	7,518	588	149	49	27	18	7	7	5	4
3. 2016.....	XXX	5,770	622	116	44	20	15	13		
4. 2017.....	XXX	XXX	1,966	302	50	19	6	6	3	2
5. 2018.....	XXX	XXX	XXX	4,629	764	100	36	23	12	12
6. 2019.....	XXX	XXX	XXX	XXX	2,546	477	89	43	22	16
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,205	429	83	30	5
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,104	488	89	26
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524	535	90
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,759	534
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,269

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	8,694	6,534	7,229	9,257	9,453	16,189	21,000	15,589	13,830	16,064
2. 2015.....	30,676	32,925	33,042	33,069	33,078	33,081	33,084	33,084	33,085	33,086
3. 2016.....	XXX	23,857	25,025	25,103	25,132	25,143	25,148	25,148	25,148	25,149
4. 2017.....	XXX	XXX	8,300	8,812	8,856	8,859	8,859	8,862	8,863	8,864
5. 2018.....	XXX	XXX	XXX	12,016	13,286	13,346	13,360	13,362	13,365	13,365
6. 2019.....	XXX	XXX	XXX	XXX	7,811	8,736	8,813	8,832	8,837	8,838
7. 2020.....	XXX	XXX	XXX	XXX	XXX	8,131	8,919	8,957	8,975	8,975
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	6,864	7,822	7,864	7,882
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,634	9,685	9,778
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776	9,884
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,896

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	18,433	11,069	10,507	10,309	11,026	12,656	13,448	13,337	13,376	13,352
2. 2015.....	21,384	28,928	30,262	30,787	31,040	31,129	31,175	31,238	31,257	31,265
3. 2016.....	XXX	20,793	28,694	30,190	30,768	30,988	31,110	31,236	31,274	31,286
4. 2017.....	XXX	XXX	21,696	29,808	31,270	31,843	32,138	32,350	32,425	32,474
5. 2018.....	XXX	XXX	XXX	24,475	34,354	36,173	36,894	37,326	37,508	37,600
6. 2019.....	XXX	XXX	XXX	XXX	26,439	36,898	38,846	39,730	40,181	40,397
7. 2020.....	XXX	XXX	XXX	XXX	XXX	20,283	28,515	30,241	31,044	31,407
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	21,632	31,352	33,352	34,119
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,712	32,239	34,327
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,525	33,299
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,487

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	3,596	1,649	823	426	225	117	75	46	28	19
2. 2015.....	8,891	2,295	962	455	217	137	103	41	23	11
3. 2016.....	XXX	8,649	2,489	999	451	227	190	59	22	11
4. 2017.....	XXX	XXX	8,548	2,412	1,097	575	338	136	69	20
5. 2018.....	XXX	XXX	XXX	10,295	3,011	1,346	711	318	159	65
6. 2019.....	XXX	XXX	XXX	XXX	11,472	3,258	1,521	718	314	125
7. 2020.....	XXX	XXX	XXX	XXX	XXX	9,152	2,970	1,295	533	173
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	10,639	3,230	1,289	479
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,165	3,244	1,160
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,568	3,101
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,001

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	13,542	11,638	12,025	12,218	13,146	15,297	16,279	15,966	16,127	16,069
2. 2015.....	34,302	36,706	36,995	37,074	37,098	37,114	37,130	37,133	37,134	37,134
3. 2016.....	XXX	31,931	34,850	35,179	35,274	35,291	35,382	35,395	35,398	35,398
4. 2017.....	XXX	XXX	32,983	36,216	36,618	36,731	36,835	36,875	36,890	36,892
5. 2018.....	XXX	XXX	XXX	38,075	42,211	42,687	42,862	42,969	43,027	43,041
6. 2019.....	XXX	XXX	XXX	XXX	41,623	45,607	46,175	46,384	46,491	46,549
7. 2020.....	XXX	XXX	XXX	XXX	XXX	32,451	35,871	36,336	36,475	36,526
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	35,723	39,646	40,137	40,257
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,643	40,830	41,356
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,054	42,394
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,958

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	5,023	3,338	3,196	3,003	3,038	3,315	3,612	3,556	3,932	4,243
2. 2015.....	5,937	7,996	8,459	8,729	8,856	8,917	8,949	8,970	8,982	8,989
3. 2016.....	XXX	5,738	8,135	8,720	8,983	9,096	9,170	9,234	9,249	9,256
4. 2017.....	XXX	XXX	6,296	9,006	9,621	9,873	10,039	10,157	10,204	10,229
5. 2018.....	XXX	XXX	XXX	7,082	10,215	10,940	11,257	11,489	11,615	11,680
6. 2019.....	XXX	XXX	XXX	XXX	7,115	10,235	10,926	11,326	11,554	11,659
7. 2020.....	XXX	XXX	XXX	XXX	XXX	6,207	8,807	9,415	9,756	9,984
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	5,958	8,924	9,610	9,987
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,737	6,816	7,348
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,337	4,928
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,902

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,416	698	372	202	99	51	32	23	12	8
2. 2015.....	2,506	876	501	244	137	83	55	36	22	15
3. 2016.....	XXX	2,620	945	465	230	135	94	29	13	7
4. 2017.....	XXX	XXX	3,030	1,087	550	327	195	83	39	20
5. 2018.....	XXX	XXX	XXX	3,464	1,332	722	439	226	105	44
6. 2019.....	XXX	XXX	XXX	XXX	3,465	1,297	750	400	184	87
7. 2020.....	XXX	XXX	XXX	XXX	XXX	3,001	1,235	641	338	146
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	3,378	1,259	692	344
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,381	933	446
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,818	685
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,634

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	3,937	3,447	3,623	3,535	3,628	4,032	4,455	4,367	4,808	5,223
2. 2015.....	9,733	10,629	10,804	10,839	10,859	10,865	10,872	10,873	10,876	10,876
3. 2016.....	XXX	9,291	10,482	10,655	10,701	10,729	10,760	10,764	10,764	10,764
4. 2017.....	XXX	XXX	10,358	11,625	11,842	11,903	11,943	11,956	11,966	11,973
5. 2018.....	XXX	XXX	XXX	11,693	13,211	13,424	13,493	13,542	13,564	13,575
6. 2019.....	XXX	XXX	XXX	XXX	11,709	13,144	13,386	13,495	13,542	13,556
7. 2020.....	XXX	XXX	XXX	XXX	XXX	10,171	11,504	11,669	11,736	11,790
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	10,390	11,826	12,053	12,126
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,898	8,962	9,127
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,756	6,538
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,097

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	7,496	6,246	6,370	6,201	5,739	5,656	5,462	5,398	5,080	4,703
2. 2015.....	2,192	3,939	4,278	4,419	4,499	4,533	4,555	4,570	4,575	4,576
3. 2016.....	XXX	1,885	3,469	3,854	3,996	4,035	4,063	4,076	4,085	4,098
4. 2017.....	XXX	XXX	1,603	3,131	3,405	3,501	3,548	3,577	3,587	3,603
5. 2018.....	XXX	XXX	XXX	1,588	2,886	3,150	3,224	3,268	3,294	3,308
6. 2019.....	XXX	XXX	XXX	XXX	1,238	2,372	2,581	2,647	2,672	2,699
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,079	2,109	2,361	2,429	2,485
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,345	2,664	2,876	2,979
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,490	2,710	2,976
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,358	2,685
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,372

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,966	1,163	831	608	492	400	363	313	278	268
2. 2015.....	2,132	613	296	163	90	56	35	23	18	17
3. 2016.....	XXX	1,956	597	249	111	78	51	41	33	21
4. 2017.....	XXX	XXX	1,812	478	215	126	79	50	39	23
5. 2018.....	XXX	XXX	XXX	1,595	426	179	112	68	44	29
6. 2019.....	XXX	XXX	XXX	XXX	1,368	345	149	85	59	35
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,240	413	173	105	51
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,516	395	200	105
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,418	397	149
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,501	399
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,489

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	5,979	6,183	6,814	6,772	6,365	6,295	6,026	5,938	5,614	5,258
2. 2015.....	4,874	5,251	5,286	5,295	5,297	5,297	5,297	5,300	5,300	5,300
3. 2016.....	XXX	4,307	4,667	4,717	4,730	4,734	4,735	4,738	4,738	4,739
4. 2017.....	XXX	XXX	3,840	4,160	4,182	4,188	4,188	4,188	4,188	4,188
5. 2018.....	XXX	XXX	XXX	3,514	3,765	3,789	3,796	3,796	3,799	3,800
6. 2019.....	XXX	XXX	XXX	XXX	2,897	3,119	3,128	3,130	3,132	3,133
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,585	2,852	2,868	2,874	2,878
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	3,155	3,433	3,458	3,467
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,232	3,522	3,538
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,129	3,445
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,115

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	12,028	8,778	8,125	7,886	7,382	8,220	9,153	8,032	7,541	7,733
2. 2015.....	5,218	8,183	8,710	8,987	9,155	9,230	9,273	9,303	9,328	9,342
3. 2016.....	XXX	5,123	8,108	8,678	8,964	9,103	9,192	9,250	9,280	9,316
4. 2017.....	XXX	XXX	5,680	8,761	9,411	9,685	9,862	9,953	10,029	10,053
5. 2018.....	XXX	XXX	XXX	5,281	8,785	9,539	9,845	10,066	10,190	10,239
6. 2019.....	XXX	XXX	XXX	XXX	5,305	8,232	8,932	9,213	9,404	9,516
7. 2020.....	XXX	XXX	XXX	XXX	XXX	5,691	8,982	9,752	10,093	10,276
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	4,841	8,060	8,836	9,125
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,863	10,666	11,743
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,592	10,235
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,332

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	2,562	1,553	1,033	775	682	611	275	211	109	76
2. 2015.....	3,699	1,019	568	345	183	119	88	63	42	35
3. 2016.....	XXX	3,763	1,112	597	359	216	136	84	63	30
4. 2017.....	XXX	XXX	3,840	1,256	645	378	213	139	66	39
5. 2018.....	XXX	XXX	XXX	4,392	1,401	736	489	281	163	81
6. 2019.....	XXX	XXX	XXX	XXX	3,892	1,393	715	583	260	146
7. 2020.....	XXX	XXX	XXX	XXX	XXX	4,346	1,369	659	384	182
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	3,986	1,311	650	411
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,293	1,716	779
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,593	1,654
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,721

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	14,462	12,189	11,253	11,507	11,016	12,112	12,789	11,140	10,541	10,781
2. 2015.....	10,873	12,443	12,747	12,862	12,910	12,942	12,960	12,973	12,978	12,989
3. 2016.....	XXX	10,959	12,426	12,735	12,853	12,895	12,929	12,950	12,965	12,973
4. 2017.....	XXX	XXX	11,482	13,007	13,331	13,444	13,493	13,525	13,542	13,549
5. 2018.....	XXX	XXX	XXX	11,884	13,527	13,910	14,050	14,109	14,143	14,162
6. 2019.....	XXX	XXX	XXX	XXX	11,335	12,838	13,134	13,386	13,422	13,454
7. 2020.....	XXX	XXX	XXX	XXX	XXX	13,565	15,186	15,487	15,649	15,694
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	11,028	12,714	13,087	13,238
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,525	15,958	16,419
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,447	15,357
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,530

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 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	860	849	853	809	835	858	839	919	920	1,099
2. 2015.....	313	489	543	587	649	673	699	763	777	789
3. 2016.....	XXX	287	453	523	565	604	632	675	703	731
4. 2017.....	XXX	XXX	284	467	551	596	641	686	718	735
5. 2018.....	XXX	XXX	XXX	269	416	478	529	585	603	628
6. 2019.....	XXX	XXX	XXX	XXX	280	441	486	527	557	584
7. 2020.....	XXX	XXX	XXX	XXX	XXX	242	373	432	472	511
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	256	414	479	546
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280	429	505
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282	434
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	474	366	307	278	245	219	205	154	132	102
2. 2015.....	335	205	175	160	81	109	108	53	40	29
3. 2016.....	XXX	335	216	161	138	94	109	82	102	85
4. 2017.....	XXX	XXX	284	185	144	138	91	73	45	36
5. 2018.....	XXX	XXX	XXX	288	181	164	129	65	59	48
6. 2019.....	XXX	XXX	XXX	XXX	282	158	135	98	64	42
7. 2020.....	XXX	XXX	XXX	XXX	XXX	221	156	114	84	44
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	248	173	137	82
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271	195	147
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	185
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	320

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,258	1,199	1,272	1,255	1,303	1,341	1,361	1,473	1,517	1,742
2. 2015.....	788	961	1,015	1,064	1,082	1,144	1,179	1,191	1,205	1,207
3. 2016.....	XXX	759	964	1,024	1,076	1,091	1,139	1,160	1,225	1,239
4. 2017.....	XXX	XXX	687	882	973	1,041	1,058	1,098	1,113	1,124
5. 2018.....	XXX	XXX	XXX	720	896	995	1,043	1,054	1,081	1,101
6. 2019.....	XXX	XXX	XXX	XXX	694	846	908	943	960	976
7. 2020.....	XXX	XXX	XXX	XXX	XXX	575	740	801	832	854
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	640	845	926	971
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	695	897	992
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	694	894
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	761

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	75,536	30	(16)	(3)							
2. 2015.....	92,027	175,795	175,824	175,801	175,801	175,801	175,801	175,801	175,801	175,801	
3. 2016.....	XXX	104,333	198,202	198,224	198,210	198,210	198,210	198,210	198,210	198,210	
4. 2017.....	XXX	XXX	122,745	234,777	234,674	234,666	234,666	234,666	234,666	234,666	
5. 2018.....	XXX	XXX	XXX	145,400	275,475	275,406	275,401	275,400	275,400	275,400	
6. 2019.....	XXX	XXX	XXX	XXX	165,249	311,723	311,424	311,403	311,403	311,403	
7. 2020.....	XXX	XXX	XXX	XXX	XXX	187,563	355,026	354,672	354,653	354,651	(2)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	195,076	332,732	332,391	332,373	(19)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,253	236,579	236,464	(115)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,435	213,193	100,758
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,440	128,440
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,062
13. Earned Premiums (Sch P-Pt. 1)	167,563	188,131	216,627	257,428	295,207	333,960	362,235	269,533	216,401	229,062	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	3,020	3									
2. 2015.....	3,679	6,611	6,615	6,614	6,614	6,614	6,614	6,614	6,614	6,614	
3. 2016.....	XXX	3,648	7,403	7,407	7,406	7,406	7,406	7,406	7,406	7,406	
4. 2017.....	XXX	XXX	4,906	10,522	10,520	10,520	10,520	10,520	10,520	10,520	
5. 2018.....	XXX	XXX	XXX	7,285	13,846	13,843	13,843	13,843	13,843	13,843	
6. 2019.....	XXX	XXX	XXX	XXX	8,331	15,024	15,019	15,019	15,019	15,019	
7. 2020.....	XXX	XXX	XXX	XXX	XXX	8,570	11,409	11,403	11,403	11,402	
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	3,306	5,705	5,697	5,696	(1)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,305	4,903	4,899	(4)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,799	6,368	3,569
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,549	4,549
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,113
13. Earned Premiums (Sch P-Pt. 1)	6,699	6,583	8,665	12,904	14,889	15,260	6,140	4,698	5,388	8,113	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	72,544	626	(34)	(2)	(26)						
2. 2015.....	76,881	146,465	146,857	146,797	146,764	146,764	146,764	146,764	146,764	146,764	
3. 2016.....	XXX	72,838	135,651	135,961	135,855	135,854	135,854	135,854	135,854	135,854	
4. 2017.....	XXX	XXX	68,149	124,102	124,260	124,240	124,241	124,241	124,241	124,241	
5. 2018.....	XXX	XXX	XXX	60,146	109,427	109,730	109,717	109,717	109,717	109,717	
6. 2019.....	XXX	XXX	XXX	XXX	52,743	95,986	96,090	96,082	96,082	96,082	
7. 2020.....	XXX	XXX	XXX	XXX	XXX	50,338	94,258	94,751	94,726	94,724	(1)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	52,429	99,502	100,418	100,389	(29)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,601	101,024	101,979	955
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,048	101,568	47,521
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,267	53,267
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101,712
13. Earned Premiums (Sch P-Pt. 1)	149,425	143,048	131,320	116,347	102,017	93,863	96,441	101,159	102,362	101,712	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	3,821	71	(1)		(2)						
2. 2015.....	3,983	7,282	7,344	7,341	7,339	7,339	7,339	7,339	7,339	7,339	
3. 2016.....	XXX	3,407	6,729	6,792	6,786	6,786	6,786	6,786	6,786	6,786	
4. 2017.....	XXX	XXX	3,557	7,137	7,178	7,177	7,177	7,177	7,177	7,177	
5. 2018.....	XXX	XXX	XXX	3,799	6,920	6,962	6,962	6,962	6,962	6,962	
6. 2019.....	XXX	XXX	XXX	XXX	3,305	5,873	5,886	5,886	5,886	5,886	
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,958	4,389	4,416	4,415	4,415	
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,694	3,283	3,343	3,341	(2)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,795	3,775	3,826	51
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,228	4,750	2,522
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,827	2,827
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,398
13. Earned Premiums (Sch P-Pt. 1)	7,804	6,777	6,940	7,439	6,457	5,567	3,138	3,411	4,267	5,398	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	196,626	908	(45)	2	(1)						
2. 2015.....	207,590	406,274	407,079	407,036	407,032	407,032	407,030	407,030	407,030	407,030	
3. 2016.....	XXX	215,076	412,971	413,418	413,353	413,348	413,344	413,343	413,343	413,343	
4. 2017.....	XXX	XXX	221,849	425,885	426,571	426,545	426,533	426,528	426,528	426,528	
5. 2018.....	XXX	XXX	XXX	234,488	448,893	449,872	449,783	449,772	449,772	449,770	(2)
6. 2019.....	XXX	XXX	XXX	XXX	246,134	471,850	472,457	472,384	472,379	472,372	(7)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	268,453	522,508	524,808	524,731	524,721	(10)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	303,734	598,096	599,703	599,641	(62)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347,833	688,220	690,186	1,966
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417,701	838,254	420,553
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507,659	507,659
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	930,098
13. Earned Premiums (Sch P-Pt. 1)	404,216	414,668	420,504	438,930	461,155	495,117	558,289	644,405	759,612	930,098	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	25,070	206	(6)								
2. 2015.....	26,301	50,436	50,656	50,651	50,650	50,650	50,650	50,650	50,650	50,650	
3. 2016.....	XXX	26,018	53,039	53,205	53,197	53,196	53,196	53,196	53,196	53,196	
4. 2017.....	XXX	XXX	30,159	58,570	58,740	58,738	58,737	58,737	58,737	58,737	
5. 2018.....	XXX	XXX	XXX	32,519	60,036	60,223	60,217	60,216	60,216	60,216	
6. 2019.....	XXX	XXX	XXX	XXX	31,480	57,528	57,617	57,611	57,611	57,610	(1)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	30,879	49,611	49,873	49,868	49,867	(1)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	22,330	46,183	46,475	46,468	(7)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,077	57,818	58,032	214
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,276	82,059	45,783
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,265	55,265
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101,253
13. Earned Premiums (Sch P-Pt. 1)	51,371	50,359	57,394	61,091	59,158	57,111	41,144	52,185	66,303	101,253	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	34,180	352	(2)	(2)							
2. 2015.....	38,411	75,201	75,545	75,536	75,535	75,535	75,535	75,535	75,535	75,535	
3. 2016.....	XXX	40,581	78,197	78,450	78,445	78,445	78,445	78,445	78,445	78,445	
4. 2017.....	XXX	XXX	44,411	85,988	86,404	86,396	86,396	86,396	86,396	86,396	
5. 2018.....	XXX	XXX	XXX	49,679	95,942	96,449	96,448	96,446	96,446	96,446	
6. 2019.....	XXX	XXX	XXX	XXX	53,989	103,698	104,077	104,075	104,075	104,075	
7. 2020.....	XXX	XXX	XXX	XXX	XXX	58,399	113,730	114,476	114,475	114,475	
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	64,219	125,712	126,232	126,231	(2)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,824	140,366	140,633	267
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,173	156,853	76,680
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,270	92,270
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169,214
13. Earned Premiums (Sch P-Pt. 1)	72,591	77,723	82,369	91,498	100,662	108,607	119,928	134,059	149,234	169,214	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	20,097	209	(1)	(1)							
2. 2015.....	22,582	44,447	44,664	44,658	44,658	44,658	44,658	44,658	44,658	44,658	
3. 2016.....	XXX	24,118	47,783	47,954	47,950	47,950	47,950	47,950	47,950	47,950	
4. 2017.....	XXX	XXX	27,939	55,442	55,725	55,719	55,719	55,719	55,719	55,719	
5. 2018.....	XXX	XXX	XXX	32,858	64,283	64,641	64,640	64,639	64,639	64,639	
6. 2019.....	XXX	XXX	XXX	XXX	36,671	71,778	72,043	72,042	72,042	72,042	
7. 2020.....	XXX	XXX	XXX	XXX	XXX	41,243	79,934	80,448	80,447	80,447	
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	44,906	87,288	87,650	87,648	(1)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,502	97,121	97,311	189
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,700	109,995	54,295
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,333	65,333
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,816
13. Earned Premiums (Sch P-Pt. 1)	42,679	46,192	51,820	60,525	68,375	76,702	83,861	92,396	103,680	119,816	XXX

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

N O N E

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

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 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	2015		
1.603	2016		
1.604	2017		
1.605	2018		
1.606	2019		
1.607	2020		
1.608	2021		
1.609	2022		
1.610	2023		
1.611	2024		
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 Fidelity1,931

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, 2024, the Company ceded 100% of the following coverages to Auto-Owners: Umbrella, Pollution, Cyber Liability, Miscellaneous Professional Liability, Equipment Breakdown, Identity Recovery and Data Compromise, Employment Practices Liability, Mine Sub/Sinkhole, Involuntary Workers Compensation, Certified Terrorism, and Inland Flood.

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

Allocated by States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0280 ...	Auto-Owners Insurance Group	 18988	38-0315280 ..	.....	.....	.....	Auto-Owners Insurance Company	.. MI.....	 UDP.....	.....	.....	.....	.....	.... NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 61190	38-1814333 ..	.....	.....	.....	Auto-Owners Life Insurance Company	.. MI.....	 IA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 00000 ....	.....	.....	.....	.....	Auto-Owners Life Finance, LLC	.. MI.....	 NIA.....	Auto-Owners Life Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 26638	38-2448613 ..	.....	.....	.....	Home-Owners Insurance Company	.. MI.....	 IA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 32700	34-1172650 ..	.....	.....	.....	Owners Insurance Company	.. OH.....	 RE.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 32905	35-1370824 ..	.....	.....	.....	Property-Owners Insurance Company	.. IN.....	 IA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 10190	59-3265407 ..	.....	.....	.....	Southern-Owners Insurance Company	.. MI.....	 IA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 00000	84-0882220 ..	.....	.....	.....	Lake Country Corporation	.. MI.....	 NIA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 YES.....	.....
. 0280 ...	Auto-Owners Insurance Group	 00000	47-1806878 ..	.....	.....	.....	Lake Country Finance, LLC	.. MI.....	 NIA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 00000	38-3414160 ..	.....	.....	.....	X By 2, LLC	.. MI.....	 NIA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 00000 ....	.....	.....	.....	.....	X By 2 Canada Inc	.. CAN.....	 NIA.....	X By 2, LLC	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 42846	56-1382814 ..	.....	.....	.....	Atlantic Casualty Insurance Company	.. NC.....	 IA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 12508	20-3474416 ..	.....	.....	.....	Auto-Owners Specialty Insurance Company	.. DE.....	 IA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 20672	02-0131910 ..	.....	.....	.....	Concord General Mutual Insurance Company	.. NH.....	 IA.....	Auto-Owners Insurance Company	Board of Directors.....	.....	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 20680	03-0127400 ..	.....	.....	.....	Green Mountain Insurance Company, Inc	.. VT.....	 IA.....	Concord General Mutual Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 16020	01-0165140 ..	.....	.....	.....	State Mutual Insurance Company	.. ME.....	 IA.....	Concord General Mutual Insurance Company	Management.....	.....	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 28479	02-0233364 ..	.....	.....	.....	Sunapee Mutual Fire Insurance Company	.. NH.....	 IA.....	Concord General Mutual Insurance Company	Management.....	.....	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 13110	03-6010097 ..	.....	.....	.....	Vermont Accident Insurance Company, Inc	.. VT.....	 IA.....	Concord General Mutual Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 00000	26-1187549 ..	.....	.....	.....	Peoples Business Services of NH, Inc	.. NH.....	 NIA.....	Concord General Mutual Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 YES.....	.....
. 0280 ...	Auto-Owners Insurance Group	 00000	45-3835840 ..	.....	.....	.....	CIG Holding Company, Inc.	.. DE.....	 NIA.....	Auto-Owners Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 YES.....	.....
. 0280 ...	Auto-Owners Insurance Group	 13544	95-1332270 ..	.....	.....	.....	California Capital Insurance Company	.. CA.....	 IA.....	CIG Holding Company, Inc.	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 12890	94-1497091 ..	.....	.....	.....	Eagle West Insurance Company	.. CA.....	 IA.....	California Capital Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 23540	77-0177724 ..	.....	.....	.....	Monterey Insurance Company	.. CA.....	 IA.....	California Capital Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....
. 0280 ...	Auto-Owners Insurance Group	 11165	77-0576840 ..	.....	.....	.....	Nevada Capital Insurance Company	.. NV.....	 IA.....	California Capital Insurance Company	Ownership.....	100.000 ...	Auto-Owners Insurance Company	 NO.....	.....

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2024 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 .....	.....	.....	.....	.....	.....308,246,799	.....	.....	.....	.....308,246,799	(2,988,227,337)
.....61190	38-1814333	Auto-Owners Life Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....26638	38-2448613	Home-Owners Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....2,016,108,443
.....32700	34-1172650	Owners Insurance Company .....	.....	.....	.....	.....	.....(308,246,799)	.....	.....	.....	.....(308,246,799)	583,084,096
.....32905	35-1370824	Property-Owners Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....66,273,622
.....10190	59-3265407	Southern-Owners Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....225,242,432
.....42846	56-1382814	Atlantic Casualty Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....35,160,904
.....12508	20-3474416	Auto-Owners Specialty Insurance Company ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....20680	03-0127400	Green Mountain Insurance Company, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....86,243,127
.....13110	03-6010097	Vermont Accident Insurance Company, Inc. .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....4,510,969
.....16020	01-0165140	State Mutual Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....5,082,618
.....28479	02-0233364	Sunapee Mutual Fire Insurance Company .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....4,643,965
.....26-1187549	26-1187549	Peoples Business Services of NH, Inc .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....20672	02-0131910	Concord General Mutual Insurance Company .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....(88,609,617)
.....13544	95-1332270	California Capital Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....(85,656,733)
.....12890	94-1497091	Eagle West Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....107,206,470
.....23540	77-0177724	Monterey Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....34,613,656
.....11165	77-0576840	Nevada Capital Insurance Company .....	.....	.....	.....	.....	.....	.....	.....*	.....	.....	.....(5,676,614)
.....45-3835840	45-3835840	CIG Holding Company, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....Auto-Owners Life Finance, LLC .....	.....	Auto-Owners Life Finance, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....47-1806878	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 2024 OF THE OWNERS INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8
		Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)		U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Insurers in Holding Company	Owners with Greater Than 10% Ownership			Ultimate Controlling Party			
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 2024 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

MARCH FILING		
11.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO
14.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
15.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
16.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
17.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? ...	NO
18.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
19.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?..	YES
20.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
21.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
22.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
24.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
25.	Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
27.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?.....	NO
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
APRIL FILING		
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 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
AUGUST FILING		
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 2024 OF THE OWNERS INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18.	Medicare Part D Coverage Supplement [Document Identifier 365]	 327002024365000000
21.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 327002024400000000
22.	Bail Bond Supplement [Document Identifier 500]	 327002024500000000
24.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 327002024224000000
25.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 327002024225000000
26.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 327002024226000000
27.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 327002024555000000
30.	Credit Insurance Experience Exhibit [Document Identifier 230]	 327002024230000000
31.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 327002024306000000
32.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 327002024210000000
33.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 327002024216000000
35.	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	 327002024290000000
37.	Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]	 327002024565000000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

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



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2024
(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: \$ 2,771,895

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
\$ 919,605	\$ 990,105	\$ 653,455	\$ 653,455	%	100.0 %



SUPPLEMENT FOR THE YEAR 2024 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	2	3	4
	Written Premium	Written Premium	Losses Paid (deducting salvage)	Losses Unpaid (Case Base)
1. Completed operations	16,372,177	17,725,754	4,007,768	6,082,129
2. Errors & omissions (E&O)	81,599	98,347		16,000
3. Directors & officers (D&O)	548,516	600,338	750,000	24,000
4. Environmental liability				
5. Excess workers' compensation				
6. Commercial excess & umbrella	46,730,807	48,754,508	19,980,563	38,925,000
7. Personal umbrella	61,885,646	78,372,969	30,570,421	52,929,065
8. Employment liability	139,707	175,796		
9. Aggregate write-ins for facilities & premises (CGL)	29,300,147	31,138,189	12,568,177	13,356,788
10. Internet & cyber liability	54,719	82,600		
11. Aggregate write-ins for other	3,706,300	4,177,225	2,723,270	(875,213)
12. Total ASL 17 - other liability (sum of lines 1 through 11)	158,819,618	181,125,726	70,600,198	110,457,769
DETAILS OF WRITE-INS				
0901. Construction & Alteration Liability	13,533,336	13,953,214	4,862,444	3,824,985
0902. Contractual Liability	16,468	17,753		
0903. Elevator & Escalator Liability		60		
0998. Summary of remaining write-ins for Line 9 from overflow page	15,750,343	17,167,162	7,705,733	9,531,803
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	29,300,147	31,138,189	12,568,177	13,356,788
1101. Farm Liability	677			
1102. Boat Liability	494,748	542,574	20,044	100,400
1103. RV Liability	3,210,314	3,634,605	2,703,226	1,493,405
1198. Summary of remaining write-ins for Line 11 from overflow page	560	46		(2,469,018)
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	3,706,300	4,177,225	2,723,270	(875,213)

SUPPLEMENT FOR THE YEAR 2024 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. Liquor Liability	555,497	668,085	5,000	33,400
0905. Premises & Operations Liability	15,191,322	16,490,791	7,700,733	9,498,403
0906. Daycare Centers	293	294		
0907. Municipal Liability	1,840	5,848		
0908. Veterinarian Liability	1,391	2,144		
0997. Summary of remaining write-ins for Line 9 from overflow page	15,750,343	17,167,162	7,705,733	9,531,803

Additional Write-ins for Exhibit of Other Liabilities by Lines of Business Line11

	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				(2,469,018)
1105. Involuntary Amounts	560	46		
1197. Summary of remaining write-ins for Line 11 from overflow page	560	46		(2,469,018)



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(To Be Filed by March 1)

FOR THE STATE OF: Alabama

NAIC Group Code 0280NAIC 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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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 2024 OF THE OWNERS INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(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