



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025  
OF THE CONDITION AND AFFAIRS OF THE

## Owners Insurance Company

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

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

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

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

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

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

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

Internet Website Address www.auto-owners.com

Statutory Statement Contact Lindsey Leigh Nichols 517-323-1200  
(Name) (Area Code) (Telephone Number)  
aoacctg@aolns.com 517-323-8796  
(E-mail Address) (FAX Number)

### OFFICERS

Chairman & CEO Jamie Patrick Whisnant President, Treasurer and CIO Anthony Orlando Dean  
First Vice President, Secretary & General Counsel William Finch Woodbury

### OTHER

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  
Lori Ann McAllister Cheryl Lynn Pero Carolyn Dale Muller  
Terri Anderson Miller Michael David Pike Jamie Patrick Whisnant (CHM)  
Anthony Orlando Dean Andrea Leigh Lindemeyer John Robert Neuman

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 William Finch Woodbury Jamie Patrick Whisnant  
President, Treasurer and CIO First Vice President, Secretary & General Counsel Chairman & CEO

Subscribed and sworn to before me this 4th day of February 2026

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

Semora Kludy  
Notary  
07/14/2032

SEMORA KLUDY  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF EATON  
My Commission Expires July 14, 2032  
Acting in the County of Eaton



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	1,023,668	1,042,076		533,572	4,215	24,993	33,111	1,350	2,188	1,654	191,628	39,649
2.1 Allied lines	2,683,765	2,490,143		1,394,029	895,725	1,030,749	231,713	5,970	10,053	7,753	493,647	106,265
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	536,519	559,687		260,716	334,175	183,699	73,205	4,115	(22,163)	12,753	1,277,316	14,340
5.1 Commercial multiple peril (non-liability portion)	36,278,529	35,125,773		18,123,268	19,776,156	13,185,951	8,195,134	422,773	(506,031)	886,037	6,746,214	2,149,783
5.2 Commercial multiple peril (liability portion)	21,693,486	21,340,940		9,322,102	6,071,891	5,248,180	21,845,010	2,566,535	226,781	10,541,512	4,155,132	724,931
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	5,325,617	5,094,456		2,613,505	2,304,855	3,144,856	1,380,962	78,857	117,072	120,792	1,028,115	227,415
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	46,758	46,086		24,843							111,412	1,997
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	1,063,792	1,053,106		355,485	302,315	227,193	2,696,663	11,640	(23,349)	236,226	109,537	47,273
17.1 Other liability - occurrence	9,418,545	9,078,317		4,319,604	4,862,333	7,870,095	10,762,764	866,644	1,153,203	4,860,134	1,699,206	402,192
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	665	701	1,853		
19.2 Other private passenger auto liability						(37,972)	(628)	2,132	(4,222)			
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	3,701,327	3,635,664		1,675,896	5,038,637	4,429,302	8,325,125	943,251	849,588	1,496,912	583,849	158,055
21.1 Private passenger auto physical damage					(67)	(67)						
21.2 Commercial auto physical damage	2,199,936	2,110,601		1,019,623	729,434	687,478	98,918	8,082	4,172	10,262	350,582	93,942
22. Aircraft (all perils)												
23. Fidelity	103,856	104,507		48,230	(289)	8,229	5,106		(172)	1,002	19,768	4,751
24. Surety												
26. Burglary and theft	40,084	39,479		17,667		3,723	4,253		(1)	2	7,377	1,712
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)	84,115,882	81,720,834		39,708,541	40,319,380	36,006,408	53,654,536	4,912,015	1,807,821	18,176,893	16,773,784	3,972,305
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19AL



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	387,956	366,472		199,799	325,605	727,916	404,219	225	20,344	20,400	69,362	7,859
2.1 Allied lines	812,443	723,975		414,579	142,160	209,841	110,337	13,407	15,309	3,570	146,130	16,459
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	1,871,972	1,886,547		891,689	727,019	603,562	134,620	17,348	(4,783)	23,568	415,747	37,923
5.1 Commercial multiple peril (non-liability portion)	16,448,970	15,578,513		8,118,959	6,559,925	3,586,059	3,774,673	270,774	(124,501)	406,952	2,915,437	333,228
5.2 Commercial multiple peril (liability portion)	10,297,912	9,618,474		4,557,865	3,167,610	3,307,971	9,872,977	1,435,250	806,645	4,402,513	1,861,437	208,618
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	1,482,019	1,394,447		690,854	120,084	143,328	99,207	1,833	(768)	8,446	271,791	30,023
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	36,502	31,923		22,941							7,870	739
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	1,401,747	1,482,330	87,618	565,624	1,689,198	1,905,978	1,915,290	88,109	91,617	170,411	145,704	28,397
17.1 Other liability - occurrence	5,688,768	5,331,567		2,717,915	455,854	831,755	6,741,341	66,847	268,505	1,005,579	964,347	115,245
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)						925		23		23		
19.2 Other private passenger auto liability	8,907,633	12,662,659		3,955,373	7,988,275	8,353,824	15,915,923	736,976	901,052	2,789,638	1,877,524	192,145
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,195,006	2,116,150		1,004,912	2,343,307	(337,370)	3,677,242	709,075	261,084	658,013	353,276	46,700
21.1 Private passenger auto physical damage	6,401,783	8,825,662		2,796,720	3,838,159	3,573,795	(29,204)	71,051	51,434	22,152	1,350,593	138,128
21.2 Commercial auto physical damage	881,341	859,907		390,455	305,270	405,368	128,182	(51)	5,861	9,211	142,978	18,727
22. Aircraft (all perils)												
23. Fidelity	75,810	78,547		31,549	(84)	331	3,701		(182)	726	13,063	1,796
24. Surety												
26. Burglary and theft	18,729	18,404		9,534		1,295	1,673		(1)	1	3,421	379
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)	56,908,590	60,975,578	87,618	26,368,768	27,662,383	23,314,578	42,750,180	3,410,868	2,291,637	9,521,182	10,538,679	1,176,367
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19AZ



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	324,912	374,306		174,294	48,274	55,482	11,627	2,104	2,358	588	51,638	10,615
2.1 Allied lines	1,402,894	1,293,647		732,082	291,926	370,115	368,892	8,599	9,072	11,765	227,851	45,834
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)	24,681,751	24,666,824		12,234,778	15,993,352	10,407,076	13,443,799	323,651	(558,718)	1,144,593	4,026,425	806,377
5.2 Commercial multiple peril (liability portion)	6,407,445	6,202,886		2,620,398	2,020,533	3,397,411	6,664,467	441,705	679,300	3,222,499	1,074,705	209,338
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	1,824,107	1,773,984		859,161	481,836	634,958	231,062	4,471	9,651	20,490	312,538	59,595
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	194,078	212,063		84,652							669,395	6,341
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	1,641,656	1,732,468		648,604	696,807	783,292	1,925,097	82,279	65,690	160,729	150,992	53,635
17.1 Other liability - occurrence	3,113,542	2,900,016		1,472,968	111,907	274,775	1,868,771	77,949	1,496	572,984	498,610	101,723
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	1,060,709	1,134,654		424,590	879,554	(54,810)	1,277,350	46,821	(104,354)	232,502	151,719	34,654
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	1,293,883	1,346,540		527,792	1,606,678	1,720,040	121,416	2,033	10,000	12,455	179,602	42,272
22. Aircraft (all perils)												
23. Fidelity	24,047	27,585		9,798		(274)	1,190		(171)	234	3,896	922
24. Surety												
26. Burglary and theft	7,575	6,646		4,247		665	747				1,247	247
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)	41,976,599	41,671,618		19,793,363	22,130,866	17,588,730	25,914,418	989,611	114,323	5,378,838	7,348,619	1,371,553
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 AR



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	283,395	272,550		153,938	10,414	22,706	15,645		569	788	50,684	5,680
2.1 Allied lines	1,743,410	1,743,309		723,425	275,027	181,716	82,557	5,240	841	2,743	315,510	34,942
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood	26,143	26,380		13,577	1,857	1,982	7,421		(36)	235	4,556	524
3. Farmowners multiple peril												
4. Homeowners multiple peril	57,347,506	56,373,835		28,874,882	19,953,299	14,211,168	9,547,771	701,390		802,469	11,605,746	1,149,365
5.1 Commercial multiple peril (non-liability portion)	15,163,771	16,322,151		7,036,535	3,754,419	1,236,064	3,999,563	152,369	(143,007)	308,911	2,783,598	303,914
5.2 Commercial multiple peril (liability portion)	11,164,555	10,745,664		5,520,830	5,323,429	4,638,501	14,910,985	1,522,440	169,568	7,639,044	2,102,768	223,761
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	2,160,988	2,235,778		1,049,600	760,898	839,141	178,841	2,252	(660)	17,500	409,985	43,311
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	34,703	34,105		16,576							7,056	696
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	387,994	489,179		156,440	157,440	147,622	1,057,623	18,563	6,951	93,117	45,546	15,235
17.1 Other liability - occurrence	5,332,439	5,146,846		2,644,930	1,534,846	3,691,782	13,791,956	822,001	1,086,575	1,946,468	944,095	106,873
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	17,252,182	18,949,295		7,771,130	9,795,872	8,743,136	18,755,307	2,131,288	1,965,809	3,227,347	3,010,452	346,253
19.3 Commercial auto no-fault (personal injury protection)					35	1,118	(3)	209				
19.4 Other commercial auto liability	30,157,292	32,542,569		13,723,964	13,923,793	15,618,729	39,379,372	3,165,508	3,696,000	7,013,658	5,052,185	605,265
21.1 Private passenger auto physical damage	13,496,931	14,966,629		5,984,651	5,520,869	5,452,765	209,473	79,617	67,844	44,446	2,364,076	270,895
21.2 Commercial auto physical damage	13,578,254	13,802,962		6,213,090	5,787,121	5,224,094	496,719	307,014	256,908	70,178	2,280,050	272,479
22. Aircraft (all perils)												
23. Fidelity	61,257	66,023		26,623		6	3,098		(247)	608	11,277	1,456
24. Surety												
26. Burglary and theft	5,660	6,796		2,889		455	615		(1)	1,045		113
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business												
35. Total (a)	168,196,481	173,724,071		79,913,080	66,799,318	60,010,984	102,436,943	8,907,890	7,227,357	21,167,512	30,988,631	3,380,761
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 CO



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	7,188	7,281		2,288		65	151		2	8	1,362	(77)
2.1 Allied lines	27,048	26,568		12,513		(3,367)	1,072		(138)	34	5,273	(240)
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)	252,140	278,490		98,732	187,410	44,073	55,076	84,762	60,221	7,400	49,650	(2,800)
5.2 Commercial multiple peril (liability portion)	2,576,336	2,679,457		922,401	1,256,184	481,625	2,196,705	591,601	29,645	1,155,327	488,020	(44,099)
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	343,268	385,938		151,807	88,953	39,560	21,026	7,049	(1,989)	2,093	66,541	(5,740)
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	244,553	257,484	13,039	85,635	110,284	(54,994)	534,080	5,107	(16,442)	46,150	20,230	(6,867)
17.1 Other liability - occurrence	2,709,389	2,653,563		1,254,978	428,572	261,696	2,269,583	524,897	281,485	1,933,093	504,255	(49,521)
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)	(5,757)	105,227			293,634	117,854	135,417	426,392	247,151	94,560	40,159	100
19.2 Other private passenger auto liability	(45,971)	751,422			13,563,779	5,410,641	11,997,849	4,320,720	3,192,580	2,379,485	286,947	736
19.3 Commercial auto no-fault (personal injury protection)	(33)	(33)			75,718	55,158	(5,028)	126,017	105,520	1,803	(6)	
19.4 Other commercial auto liability	(902)	(902)			15,910,328	9,991,704	18,772,125	6,346,277	4,814,250	3,556,330	(225)	
21.1 Private passenger auto physical damage	(23,713)	457,908			(133,226)	76,661	(80,892)	164,135	127,669	919	176,989	327
21.2 Commercial auto physical damage	(440)	(440)			(9,952)	(15,475)	7,161	(335)	(737)	636	(72)	
22. Aircraft (all perils)												
23. Fidelity	3,571	4,930		1,883		(50)	199		(30)	39	710	(76)
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)	6,086,677	7,606,893	13,039	2,530,237	31,771,684	16,405,153	35,904,526	12,596,621	8,839,189	9,177,877	1,639,835	(108,256)
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 FL



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	1,046,590	1,143,327		599,606	227,356	542,270	295,721	7,146	23,031	17,006	192,260	53,492
2.1 Allied lines	1,833,790	1,874,968		1,034,912	569,081	260,045	252,327	26,171	14,007	8,486	340,476	93,476
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril						(7,409)	8,175	(2,335)	(3,385)	1,871		
4. Homeowners multiple peril	1,415,385	1,466,010		709,445	640,497	249,439	99,898	15,853	(42,688)	42,581	263,023	74,023
5.1 Commercial multiple peril (non-liability portion)	36,924,751	35,750,762		18,220,729	18,750,269	11,673,499	10,669,858	772,397	(300,738)	1,016,677	7,119,581	1,933,748
5.2 Commercial multiple peril (liability portion)	21,453,853	20,659,483		9,208,082	10,574,183	14,421,860	27,046,996	2,981,436	2,600,479	12,642,086	4,241,755	1,123,490
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	5,916,073	5,796,610		2,858,137	2,272,436	2,053,528	332,146	72,217	19,337	35,356	1,185,663	309,834
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	35,344	35,775		10,880							5,784	1,852
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	12,510,796	13,021,505		5,156,941	5,505,951	1,534,367	27,886,518	402,637	(310,872)	2,385,655	1,476,141	763,761
17.1 Other liability - occurrence	20,011,510	19,348,819		9,336,466	17,988,333	32,476,308	41,425,275	738,126	2,609,429	5,272,430	3,738,698	1,047,951
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)					146,979	126,828	27,515	11,876	351	22,687		
19.2 Other private passenger auto liability	296,217,449	290,758,056		138,155,114	151,810,943	173,272,235	264,803,457	14,389,296	18,539,708	44,974,775	47,363,004	15,513,267
19.3 Commercial auto no-fault (personal injury protection)					793	13,183	21,641	179	7,694	15,656		
19.4 Other commercial auto liability	61,411,387	58,044,106		30,471,085	21,899,944	37,480,339	72,378,492	3,661,789	6,627,482	12,822,029	10,962,136	3,215,910
21.1 Private passenger auto physical damage	149,417,636	155,138,234		66,026,106	74,455,132	71,787,538	3,662,795	995,380	786,676	630,001	23,857,850	7,826,073
21.2 Commercial auto physical damage	14,864,980	14,647,453		7,202,759	6,848,030	6,749,434	1,054,106	146,477	138,506	115,885	2,634,687	778,492
22. Aircraft (all perils)												
23. Fidelity	204,958	199,321		99,200	42,552	26,019	(1,704)	4,507	2,394	1,987	39,495	11,307
24. Surety					(220,870)				(17)		(498)	1
26. Burglary and theft	26,147	24,886		13,759		2,177	2,575		(1)	1	5,115	1,370
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)	623,290,649	617,909,315		289,103,219	311,511,610	352,440,661	449,965,793	24,223,151	30,711,393	80,005,168	103,425,609	32,748,045
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 GA



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	247,607	230,365		138,768	58,223	76,687	21,042	3,322	4,247	1,094	42,572	3,739
2.1 Allied lines	372,821	321,880		207,227	78,749	(12,324)	18,213	305	(3,169)	620	63,711	5,617
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	6,690,176	6,202,081		3,349,738	2,229,311	2,120,824	2,255,965	232,859	185,859	172,670	1,197,152	101,133
5.2 Commercial multiple peril (liability portion)	7,018,302	6,755,972		2,829,232	960,320	853,214	5,352,617	551,177	41,651	2,616,216	1,271,474	106,241
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	2,194,349	2,076,947		974,210	623,532	695,432	138,958	2,466	2,393	14,404	400,392	33,237
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	87,318	87,042		40,981							365,015	1,324
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	4,492,325	4,307,653		2,042,933	604,346	612,600	2,451,828	69,879	16,278	1,546,510	788,852	68,036
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	1,073,656	1,063,406		416,319	834,708	664,955	3,330,287	677,586	665,385	589,674	175,847	16,272
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	776,089	746,661		302,612	92,077	79,256	40,761	939	(708)	3,096	127,422	11,728
22. Aircraft (all perils)												
23. Fidelity	20,091	20,494		8,247		3,302	4,244		573	833	3,652	385
24. Surety												
26. Burglary and theft	1,423	1,734		635		(35)	98		(1)		275	23
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business												
35. Total (a)	22,974,158	21,814,234		10,310,902	5,481,266	5,093,911	13,614,014	1,538,534	912,508	4,945,115	4,436,366	348,115
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.1D



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	573,884	579,876		270,264	83	(22,835)	(17,885)	1	138	563	112,016	5,429
2.1 Allied lines	1,338,333	1,302,440		611,830	1,175,785	1,313,976	1,173,095	8,099	7,187	37,978	260,954	12,581
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril					(260)	(73,999)	4		(14,068)			796
4. Homeowners multiple peril	484,085	471,480		247,130	159,803	391,107	267,918	12,906	53,657	47,397	95,413	4,553
5.1 Commercial multiple peril (non-liability portion)	42,045,385	41,061,817		20,107,400	21,587,658	21,566,723	16,447,439	654,221	109,432	1,444,146	8,183,026	393,867
5.2 Commercial multiple peril (liability portion)	19,653,417	19,938,346		8,411,926	8,237,714	13,312,910	37,734,126	3,593,953	3,109,867	17,460,666	3,889,553	184,932
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	3,434,911	3,462,024		1,562,687	762,772	679,287	220,127	25,033	(6,740)	21,459	691,473	32,407
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	441,232	428,545		219,116							87,179	4,177
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and Individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation	8,349,813	9,273,288		3,551,681	6,380,618	10,154,408	25,485,305	424,330	425,842	2,093,390	910,924	124,635
17.1 Other liability - occurrence	13,869,700	13,139,079		6,832,771	4,706,321	5,899,660	15,489,134	37,072	(184,453)	701,589	2,456,686	123,764
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)					58,884	63,958	6,873	4,567	7,928	6,301		
19.2 Other private passenger auto liability	66,771,324	65,385,962		30,119,846	30,621,215	39,461,566	52,659,499	1,321,052	2,688,486	8,615,584	11,382,915	676,034
19.3 Commercial auto no-fault (personal injury protection)						1,028						
19.4 Other commercial auto liability	7,362,846	7,449,459		3,525,666	5,435,319	6,388,010	16,327,491	1,224,965	1,461,164	2,909,084	1,208,606	74,915
21.1 Private passenger auto physical damage	75,366,183	73,448,111		33,278,111	36,422,342	36,046,539	932,760	436,730	426,930	233,309	12,868,199	1,249,255
21.2 Commercial auto physical damage	7,876,822	8,021,565		3,688,539	4,953,967	3,341,732	485,282	89,760	(32,367)	56,508	1,305,991	80,467
22. Aircraft (all perils)												
23. Fidelity	133,571	144,087		66,336		11,896	6,679		(473)	1,311	25,612	1,798
24. Surety												
26. Burglary and theft	40,443	46,182		17,047		3,893	4,525		(1)	2	7,911	383
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)	247,741,949	244,152,242		112,510,350	120,502,221	138,539,856	167,222,372	7,832,687	8,052,529	33,629,285	43,486,456	2,975,994
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.1L



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines	227	246		96		2	3				79	8
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	202,587	188,458		104,348	33,179	33,298	5,842	99	108	1,028	77,583	7,146
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	2,704	2,624		1,320		13	143		(5)		738	95
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							13	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	1,231,831	1,200,312		634,455		315,999	968,196		367	12,194	337,132	43,449
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(1,529)	23,838	19,500	758	2,060	3,475		
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(3,967)	(3,928)	(13)					
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)	1,437,382	1,391,674		740,233	27,682	369,221	993,672	857	2,530	16,709	415,544	50,699
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.IN



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	255,717	287,369		99,434	25,753	(96,272)	4,999		(8,223)	271	47,685	3,921
2.1 Allied lines	994,092	1,040,967		402,006	340,528	92,383	54,826	4,822	(4,793)	1,894	186,539	15,245
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril					(160,611)	(158,112)	34,880	321	1,793	7,984		
4. Homeowners multiple peril	488,522	494,108		263,974	329,437	315,256	16,094	1,878	(662)	3,083	99,341	7,492
5.1 Commercial multiple peril (non-liability portion)	46,845,216	44,350,547		22,658,437	15,483,583	17,616,722	13,664,413	376,873	311,137	1,331,699	8,809,828	718,383
5.2 Commercial multiple peril (liability portion)	11,457,100	11,215,861		5,183,260	2,146,804	2,814,537	10,437,779	527,889	90,729	4,858,786	2,199,066	175,697
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	4,142,028	3,959,597		1,934,487	753,243	961,358	839,047	42,052	21,179	71,542	818,691	63,519
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	72,291	72,201		39,412							13,998	1,109
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and Individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation	6,102,817	6,354,181		2,615,482	2,405,712	2,223,570	7,298,767	211,504	92,506	606,381	730,570	165,567
17.1 Other liability - occurrence	10,780,062	9,662,148		5,242,356	2,983,483	3,010,363	8,059,588	82,809	304,449	867,287	1,926,876	165,315
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)					18,984	12,053	(2,990)	544	(3,146)			
19.2 Other private passenger auto liability	41,627,738	41,655,663		18,316,091	25,199,291	27,204,091	32,749,058	1,261,377	1,559,435	5,239,293	7,440,975	638,371
19.3 Commercial auto no-fault (personal injury protection)						(3,000)			(2,442)			
19.4 Other commercial auto liability	3,149,616	3,198,643		1,487,337	2,906,643	3,230,735	5,375,229	378,594	448,732	965,895	526,837	48,300
21.1 Private passenger auto physical damage	59,618,529	59,881,361		26,171,461	27,924,595	27,470,232	1,171,038	318,915	284,159	193,325	10,695,589	914,264
21.2 Commercial auto physical damage	5,938,248	5,990,667		2,878,973	1,071,282	1,004,653	694,298	76,030	47,096	56,977	1,009,194	91,064
22. Aircraft (all perils)												
23. Fidelity	44,800	44,598		20,489		158	2,202		(133)	432	8,221	849
24. Surety												
26. Burglary and theft	6,718	4,754		3,719		664	722				1,331	103
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)	191,523,493	188,212,663		87,316,919	81,428,727	85,699,389	80,399,950	3,283,607	3,141,815	14,204,850	34,514,740	3,009,198
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

191A



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	125,095	143,956		59,764		709	2,672		5		21,719	3,431
2.1 Allied lines	431,572	416,630		223,160	159,540	161,178	13,526	5,992	5,841	501	75,173	11,509
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)	7,546,853	7,742,467		3,869,699	3,708,629	3,429,266	1,931,263	111,735	56,387	155,746	1,315,119	203,679
5.2 Commercial multiple peril (liability portion)	2,471,122	2,431,453		1,093,322	1,549,530	2,149,174	2,594,291	382,084	567,483	1,335,363	444,939	66,088
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	626,624	648,959		302,095	221,265	47,813	37,847	24,571	309	3,987	114,237	16,844
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	33,522	35,017		19,090							217,497	899
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	548,667	595,116		216,740	486,036	233,485	1,190,659	52,524	16,389	103,041	52,931	21,491
17.1 Other liability - occurrence	1,536,627	1,505,648		652,324	113,712	(10,515)	1,445,348	252,154	105,707	602,543	259,771	41,008
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)	5,537	5,946		2,329	90	1,559	2,533	(2,052)		1,832	819	150
19.4 Other commercial auto liability	296,195	309,560		128,843	72,379	110,157	531,904	67,466	68,652	96,477	44,407	7,964
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	224,110	218,541		86,716	8,252	(167,892)	9,272	438	(13,316)	631	34,157	5,919
22. Aircraft (all perils)												
23. Fidelity	15,318	15,238		7,904		78	752		(39)	148	2,730	482
24. Surety												
26. Burglary and theft	1,490	1,553		1,099		119	149				270	40
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business												
35. Total (a)	13,862,731	14,070,084		6,663,086	6,319,433	5,955,129	7,760,215	896,964	805,365	2,300,402	2,583,771	379,483
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 KS



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	561,584	570,171		228,400	5,823	76,043	76,802	1,160	4,563	3,833	96,056	12,174
2.1 Allied lines	1,192,941	1,095,289		610,751	1,912,143	2,608,809	867,058	13,917	35,571	28,336	210,232	25,861
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							20,000	9,629	9,501	1,616		
5.1 Commercial multiple peril (non-liability portion)	36,105,436	35,219,704		17,140,758	15,661,252	(576,974)	11,276,832	1,093,400	(1,930,270)	1,118,526	6,700,420	782,704
5.2 Commercial multiple peril (liability portion)	13,167,450	12,843,804		5,862,882	2,093,007	1,928,672	16,545,203	1,041,056	(459,364)	7,055,061	2,487,679	285,448
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	2,856,461	2,753,069		1,392,892	2,272,747	2,228,662	132,015	29,167	16,362	19,243	544,810	61,923
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	901,327	900,459		388,428							1,805,951	19,539
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	2,506,310	2,564,914		1,055,403	1,240,638	1,137,786	3,422,713	77,826	23,067	290,050	259,968	52,980
17.1 Other liability - occurrence	5,812,739	5,816,046		2,658,179	572,186	1,685,162	5,083,570	109,809	(113,301)	1,017,069	987,898	126,010
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)					(1,551)	(1,551)	4,800	68	122	2,780		
19.2 Other private passenger auto liability					(3,371)	(3,371)	20,000	1,280	1,219	3,462		
19.3 Commercial auto no-fault (personal injury protection)	562,677	580,458		273,334	336,366	390,878	492,927	14,125	16,208	376,693	88,253	14,736
19.4 Other commercial auto liability	30,879,591	29,405,377		15,165,025	13,732,591	17,245,635	31,188,799	1,194,756	2,014,153	5,578,403	4,910,658	706,204
21.1 Private passenger auto physical damage					(2,710)	(2,446)	(26)					
21.2 Commercial auto physical damage	13,364,658	13,056,327		6,398,939	10,154,646	9,655,463	964,229	85,567	65,330	119,640	2,126,384	289,723
22. Aircraft (all perils)												
23. Fidelity	44,175	43,556		22,071		345	2,112		(74)	415	8,246	1,089
24. Surety												
26. Burglary and theft	13,200	11,270		7,685		1,147	1,263			1	2,544	286
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)	107,968,549	104,860,443		51,204,747	47,973,768	36,374,260	70,098,297	3,671,760	(316,913)	15,615,128	20,229,099	2,378,679
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 KY



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												300
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												300
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 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)												600
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.MI



**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY**  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0280

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2025

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	851,214	911,720		536,557	183,466	189,814	17,400	11,011	11,295	1,008	155,334	18,415
2.1 Allied lines	1,985,738	1,876,353		1,006,491	941,079	877,152	152,774	2,553	(1,297)	5,225	341,501	38,715
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril					330,673	42,390	535,130	18,862	(17,217)	123,574	1	
4. Homeowners multiple peril	1,416,141	1,371,538		741,065	582,205	724,952	323,725	8,340	33,182	55,369	277,500	27,451
5.1 Commercial multiple peril (non-liability portion)	78,580,509	80,284,754		36,834,162	40,706,511	32,764,365	32,199,052	1,080,877	(390,217)	2,640,517	14,473,634	1,524,796
5.2 Commercial multiple peril (liability portion)	27,603,240	27,431,328		11,561,744	9,688,972	8,653,291	29,570,588	2,123,582	(456,989)	14,467,672	5,263,165	538,225
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	8,640,546	8,400,231		3,871,484	2,077,908	2,004,233	469,951	65,491	28,571	47,280	1,669,897	168,460
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	18,311	18,177		8,923							3,499	357
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and Individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation	25,807,422	25,497,476		10,491,927	11,865,187	12,973,347	45,017,125	977,864	537,418	3,868,061	3,073,092	230,314
17.1 Other liability - occurrence	25,812,924	23,814,006		12,506,241	4,898,120	3,106,015	18,958,735	205,409	(44,085)	1,419,914	4,566,927	503,203
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)	20,194,390	20,294,116		8,325,432	12,567,183	14,439,571	5,240,062	855,033	2,019,242	3,580,817	3,470,529	405,872
19.2 Other private passenger auto liability	83,424,543	81,732,433		34,869,825	46,493,417	49,597,809	62,212,027	2,210,095	3,423,277	10,430,285	14,370,770	1,648,562
19.3 Commercial auto no-fault (personal injury protection)	280,753	291,676		124,504	186,292	173,950	188,917	19,208	(11,069)	147,762	45,409	5,651
19.4 Other commercial auto liability	5,269,839	5,244,946		2,405,851	2,770,863	467,034	7,275,985	415,213	(36,500)	1,349,227	860,165	104,869
21.1 Private passenger auto physical damage	147,086,804	144,448,466		59,962,258	73,173,508	72,303,257	2,357,040	893,802	858,753	470,726	25,401,759	2,863,658
21.2 Commercial auto physical damage	7,872,490	7,750,640		3,433,073	1,837,709	2,088,752	923,007	13,649	19,131	69,264	1,246,602	153,271
22. Aircraft (all perils)												
23. Fidelity	177,354	180,000		79,463	13,352	6,815	4,486		(1,338)	1,709	33,213	3,998
24. Surety												
26. Burglary and theft	39,635	42,311		17,605		3,389	3,977		(1)	2	7,503	773
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)	435,161,853	429,590,170		186,776,603	208,316,444	200,416,135	205,449,982	8,900,790	5,972,155	38,678,411	75,260,500	8,236,588
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 MN



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												.840
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												.250
4. Homeowners multiple peril												.940
5.1 Commercial multiple peril (non-liability portion)												.250
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 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
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 MS



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	772,553	751,391		388,445	11,806	19,512	15,983		265	806	127,882	16,942
2.1 Allied lines	2,062,117	1,916,980		1,115,275	1,209,848	652,979	240,366	18,792	(3,176)	8,167	340,766	45,223
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)	38,836,025	38,522,139		20,017,388	28,791,449	22,213,690	14,320,857	487,089	(404,882)	1,237,312	6,346,848	851,694
5.2 Commercial multiple peril (liability portion)	16,472,804	15,897,561		7,612,071	6,441,570	10,169,190	20,758,030	2,354,685	2,275,258	9,496,775	2,740,340	361,257
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	3,298,752	3,221,224		1,560,242	1,011,468	976,690	186,175	236,708	217,623	18,646	556,048	72,343
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	678,564	648,257		373,237							1,324,105	14,881
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	2,701,732	2,798,265		1,118,635	3,260,440	2,280,085	12,686,886	138,372	(105,542)	1,074,721	239,920	(15,260)
17.1 Other liability - occurrence	7,195,183	6,858,448		3,570,239	3,430,000	2,944,143	11,482,919	126,137	7,835	992,559	1,121,739	157,794
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)					504,643	(54,662)	416,880	220,402	133,406	89,500		
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	4,111,241	4,168,548		1,999,722	6,695,127	6,884,995	13,227,051	1,341,008	1,474,538	2,379,450	587,888	90,162
21.1 Private passenger auto physical damage					(21,053)	(24,571)	1,005		(246)			
21.2 Commercial auto physical damage	3,566,603	3,394,946		1,745,074	2,045,783	1,569,263	269,183	153,735	112,353	27,282	505,094	78,217
22. Aircraft (all perils)												
23. Fidelity	65,020	66,406		30,790		22,176	6,609		425	1,297	10,744	1,687
24. Surety												
26. Burglary and theft	23,919	18,413		12,514		2,425	2,673			1	4,037	525
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)	79,784,512	78,262,578		39,543,632	53,381,081	47,655,914	73,614,618	5,076,927	3,707,857	15,326,516	13,905,412	1,675,466
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 MO



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	106,972	105,920		46,330		975	2,239		29	112	19,096	1,780
2.1 Allied lines	767,394	731,479		346,317	428,720	233,451	174,536	5,184	(3,251)	5,747	138,995	12,767
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)			(445)			
5.1 Commercial multiple peril (non-liability portion)	24,875,075	23,954,979		11,933,196	13,855,035	11,580,843	6,628,760	212,865	(147,624)	557,268	4,635,339	413,829
5.2 Commercial multiple peril (liability portion)	5,111,091	5,132,647		2,147,779	1,417,156	1,754,531	5,058,098	282,756	5,581	2,362,552	967,765	85,030
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	1,978,832	1,863,458		845,809	731,283	742,277	123,218	7,305	1,625	14,204	381,578	32,920
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	67,726	74,213		36,305							13,206	1,127
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	3,390,566	3,318,422		1,310,430	1,477,854	1,706,831	4,293,754	126,470	95,373	360,899	352,649	56,407
17.1 Other liability - occurrence	4,514,326	4,268,050		2,122,288	36,453	339,844	2,738,048	13,441	(41,364)	359,692	757,476	75,102
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)					13,110	(63,045)	1,374	1,340	(43,422)	1,608		
19.2 Other private passenger auto liability	23,605,601	24,233,495		10,351,764	12,246,984	13,772,844	17,035,019	596,203	845,413	2,744,736	3,914,095	392,710
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,375,091	1,268,395		607,245	1,398,311	1,611,444	1,985,293	79,857	137,435	361,198	215,559	22,876
21.1 Private passenger auto physical damage	23,951,275	24,918,824		10,277,892	13,414,809	12,710,535	150,507	129,854	88,191	73,639	3,981,715	398,461
21.2 Commercial auto physical damage	2,362,805	2,251,558		952,868	1,101,115	1,089,264	68,278	731	(4,722)	7,668	362,792	39,308
22. Aircraft (all perils)												
23. Fidelity	35,316	35,943		17,233		223	1,821		(84)	357	6,630	681
24. Surety												
26. Burglary and theft	3,162	2,199		1,795		226	248				615	53
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)	92,145,232	92,159,581		40,997,252	46,120,829	45,475,142	38,261,192	1,456,007	932,737	6,849,678	15,747,508	1,533,050
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 NIE



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												2,520
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
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 NV



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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												955
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												655
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 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)												1,610
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 NM



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	611,015	660,527		266,829	(54)	12,867		(224)	641		132,859	14,396
2.1 Allied lines	1,186,403	1,150,073		570,473	90,590	108,125		9,574	9,335	4,966	261,246	28,024
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood	180,851	165,606		97,070	146,906	20,370	75,814		(5,114)	2,406	29,709	4,300
3. Farmowners multiple peril												
4. Homeowners multiple peril	193,055,865	170,668,781		103,686,012	91,036,455	84,677,017	40,930,967	2,306,807	1,504,291	3,456,916	35,831,529	4,802,610
5.1 Commercial multiple peril (non-liability portion)	69,787,393	69,658,325		33,884,319	30,160,193	33,984,927	29,265,286	1,106,861	760,923	2,504,334	15,474,697	1,647,851
5.2 Commercial multiple peril (liability portion)	22,729,582	22,273,313		9,759,713	6,893,314	7,084,501	25,042,084	2,013,829	376,248	12,043,597	5,139,786	536,333
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	7,735,430	7,638,867		3,696,404	3,857,579	3,051,448	490,454	91,696	(42,353)	58,529	1,662,969	182,588
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	717,108	683,660		356,151							137,292	16,949
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and Individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation	8,264,524	8,303,183		3,354,430	3,950,462	1,841,704	13,276,590	554,868	193,631	1,153,456	987,936	249,384
17.1 Other liability - occurrence	15,756,344	15,219,352		7,641,973	5,260,027	13,534,590	22,562,304	490,508	233,253	2,630,815	3,023,407	372,271
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)					77,151	71,056	5,184	2,888	(607)	6,456		
19.2 Other private passenger auto liability	60,236,590	57,822,735		28,149,894	35,466,408	42,967,486	42,671,202	1,419,073	2,797,855	6,909,301	12,052,943	1,514,937
19.3 Commercial auto no-fault (personal injury protection)								590	590			
19.4 Other commercial auto liability	34,639,032	34,920,500		16,000,592	16,156,037	15,862,571	30,479,718	992,895	1,190,858	5,481,261	6,481,439	873,334
21.1 Private passenger auto physical damage	69,006,612	65,999,051		32,245,025	38,975,096	37,702,513	1,998,510	479,616	427,642	333,501	12,401,396	1,651,731
21.2 Commercial auto physical damage	22,559,214	22,263,691		10,363,377	10,428,141	10,108,899	1,841,273	121,348	83,463	186,610	4,153,431	539,974
22. Aircraft (all perils)												
23. Fidelity	171,684	180,222		72,074		861	8,515		(445)	1,671	38,112	4,590
24. Surety												
26. Burglary and theft	30,744	29,343		17,819		2,864	3,253		(1)	2	6,985	726
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)	506,668,390	477,637,228		250,162,155	242,498,357	251,018,878	208,818,768	9,590,652	7,529,343	34,774,462	97,815,736	12,439,998
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 NC



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	158,848	171,374		70,216		2,365	3,495		26	174	31,608	2,842
2.1 Allied lines	413,696	455,204		180,328	9,436	(22,309)	15,645	3,948	2,720	541	81,965	7,400
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	11,314,561	11,256,842		5,370,045	5,278,803	3,839,825	2,659,055	57,422	(118,114)	243,358	2,266,349	202,402
5.2 Commercial multiple peril (liability portion)	3,621,153	3,586,378		1,633,838	493,393	1,538,347	5,248,969	225,460	369,286	2,486,632	741,816	64,778
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	892,739	911,392		407,752	256,543	226,406	42,359	435	(5,465)	4,467	186,386	15,970
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake		943									32	
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	3,037,232	2,881,644		1,407,108	1,006,861	(3,815,784)	1,638,260	3,917	(108,437)	105,895	568,859	54,332
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)	936,797	967,918		396,473	693,013	688,801	251,048	32,943	44,694	179,474	183,822	16,758
19.2 Other private passenger auto liability	6,656,749	6,779,942		2,847,159	2,599,769	3,253,114	4,549,183	68,345	222,346	747,947	1,299,678	119,080
19.3 Commercial auto no-fault (personal injury protection)	21,278	23,192		8,055	28,385	1,926	6,569	345	(22,560)	6,609	4,055	381
19.4 Other commercial auto liability	669,300	719,943		270,122	428,832	268,512	746,729	27,576	(12,770)	124,334	127,209	11,973
21.1 Private passenger auto physical damage	12,861,358	12,995,037		5,518,267	5,542,155	5,463,857	80,627	57,365	52,775	32,018	2,513,353	230,072
21.2 Commercial auto physical damage	1,216,415	1,460,592		605,340	1,079,745	730,066	116,948	3,235	(22,364)	11,276	237,204	21,760
22. Aircraft (all perils)												
23. Fidelity	21,599	21,762		10,462		125	1,073		(52)	211	4,422	451
24. Surety												
26. Burglary and theft	1,816	3,263		819		177	241	7	7	436	32	
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)	41,823,540	42,235,425		18,725,984	17,416,935	12,175,428	15,360,200	480,997	402,095	3,942,937	8,247,194	748,232
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.IND



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	915,566	838,335		355,718		11,587	18,979	965	935	946	167,450	11,364
2.1 Allied lines	1,145,532	1,052,543		473,170	397,440	1,349,331	1,030,203	7,685	37,459	32,804	210,025	14,219
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril					61,543	(152,774)	194,514	19,435	(14,190)	44,781	5	
4. Homeowners multiple peril	206,311	204,903		103,364	157,711	169,822	40,926	484	2,431	7,119	50,503	2,561
5.1 Commercial multiple peril (non-liability portion)	59,849,194	57,981,439		29,547,702	17,146,668	16,522,870	18,676,687	718,214	106,363	1,768,555	11,313,358	742,859
5.2 Commercial multiple peril (liability portion)	16,963,780	16,919,338		7,555,737	1,977,491	5,866,989	18,255,194	1,026,590	1,535,660	8,496,611	3,281,489	210,557
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	4,234,966	4,110,362		2,057,724	653,481	607,601	307,811	23,545	102	27,373	829,532	52,565
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	350,383	356,547		164,127							83,215	4,349
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	14,803,923	13,622,281		7,332,580	5,019,308	10,357,780	18,317,281	112,318	(158,753)	1,020,028	2,550,331	183,749
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)					26,993	23,537	7,573	1,092	(348)	5,392		
19.2 Other private passenger auto liability	14,040,419	14,113,899		5,288,628	9,905,718	11,100,805	11,746,291	564,768	725,360	1,918,112	3,131,456	174,652
19.3 Commercial auto no-fault (personal injury protection)					(101)	3,652	8					
19.4 Other commercial auto liability	3,799,681	3,772,418		1,916,132	2,003,957	641,187	4,249,607	375,991	173,758	764,977	597,252	47,162
21.1 Private passenger auto physical damage	14,712,630	15,099,441		5,447,781	7,937,361	7,686,347	48,148	79,968	61,631	44,934	3,290,101	182,988
21.2 Commercial auto physical damage	3,066,273	3,019,932		1,452,122	1,855,193	1,916,593	211,513	64,578	67,328	22,490	485,278	38,059
22. Aircraft (all perils)												
23. Fidelity	181,911	182,300		80,854		17,599	9,100		(439)	1,786	34,616	2,791
24. Surety												
26. Burglary and theft	42,249	42,059		14,431		4,050	4,548		(1)	2	8,155	524
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)	134,312,818	131,315,798		61,790,071	47,142,761	56,126,976	73,118,383	2,995,632	2,537,296	14,155,909	26,032,766	1,668,399
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 OH



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												755
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												755
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 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)												1,510
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 OR



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	193,291	211,096		105,801	361,052	450,030	(1,533)	19,087	17,956	200	35,111	4,392
2.1 Allied lines	293,494	256,661		168,684	17,793	46,080	41,191	1,249	1,990	1,315	52,911	6,645
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)	8,142,292	8,756,516		4,389,004	1,628,484	1,771,091	1,813,472	141,847	107,626	140,265	1,488,843	185,053
5.2 Commercial multiple peril (liability portion)	2,910,807	2,823,186		1,391,316	355,550	1,573,770	4,236,032	232,841	586,728	2,055,144	539,415	66,022
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	1,068,187	1,015,780		526,185	113,405	118,891	50,305	14,826	12,982	4,677	196,996	24,220
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	3,569	5,266		1,666							244,669	82
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	1,089,881	1,125,871		438,995	171,995	156,755	959,614	30,569	15,057	78,642	121,916	37,026
17.1 Other liability - occurrence	667,242	605,855		376,017	22,853	22,434	432,512	30,748	29,109	283,786	118,495	15,160
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)	17,843	20,597		8,297	132	(2,622)	8,434	25	(2,978)	6,104	2,840	427
19.4 Other commercial auto liability	798,895	723,839		411,851	119,076	12,437	829,510	32,609	9,327	152,641	125,654	18,652
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	777,767	723,633		352,163	211,275	263,187	97,946	1,663	4,357	7,240	122,991	18,215
22. Aircraft (all perils)												
23. Fidelity	16,855	19,219		9,343		38	983		(68)	193	3,042	454
24. Surety												
26. Burglary and theft	2,644	2,778		1,909		166	231				497	60
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)	15,982,768	16,290,298		8,181,229	3,001,616	4,412,257	8,468,697	505,464	782,086	2,730,206	3,053,381	376,408
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.PA



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	330,238	357,448		144,696	34,699	36,891	6,199		70	336	60,233	10,988
2.1 Allied lines	855,922	864,211		412,462	175,766	89,373	28,335	5,134	1,724	1,015	155,879	28,428
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	1,350,478	1,355,073		674,188	355,269	209,155	55,455	13,767	(12,544)	9,890	246,367	44,854
5.1 Commercial multiple peril (non-liability portion)	29,031,052	28,721,990		14,217,393	14,936,060	11,096,530	8,286,492	443,866	(151,929)	831,113	5,300,653	975,812
5.2 Commercial multiple peril (liability portion)	19,192,441	18,343,507		8,321,183	7,668,525	16,869,493	32,629,626	2,647,629	4,750,247	15,124,918	3,517,644	666,582
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	2,275,405	2,193,934		1,076,756	300,903	279,795	212,525	9,474	(6,640)	19,076	430,951	75,573
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	192,140	189,959		87,730							32,040	6,382
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	4,210,466	4,246,577		1,666,277	2,832,464	2,698,834	8,247,110	255,006	136,527	714,071	469,015	139,842
17.1 Other liability - occurrence	13,639,106	12,875,033		6,313,848	5,284,783	12,794,876	22,291,599	872,734	3,209,663	7,756,757	2,465,468	472,496
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)					22,971	(20,955)	8,696	7,843	(20,587)	6,130		
19.2 Other private passenger auto liability	87,320,690	88,746,648		39,621,879	59,137,552	63,715,309	85,408,833	3,440,706	4,607,223	14,554,548	13,607,493	3,113,641
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,861,785	2,897,102		1,237,016	3,764,991	1,669,470	6,445,685	685,050	306,230	1,150,892	464,809	98,767
21.1 Private passenger auto physical damage	52,335,867	53,879,967		23,700,223	27,789,451	26,885,653	2,243,056	473,237	400,880	276,114	8,157,910	1,738,234
21.2 Commercial auto physical damage	1,225,947	1,217,199		532,671	702,946	516,601	195,763	17,498	(584)	17,099	196,010	40,717
22. Aircraft (all perils)												
23. Fidelity	92,036	95,622		39,123		223	4,583		(305)	895	16,902	3,398
24. Surety												
26. Burglary and theft	33,420	34,302		14,452		1,789	2,695		(4)	1	6,358	1,110
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)	214,946,994	216,018,571		98,059,896	123,006,380	136,843,037	166,066,631	8,871,944	13,219,973	40,462,855	35,127,732	7,416,804
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 SC



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	190,794	127,488		108,289		2,505	3,955		102	197	33,867	5,251
2.1 Allied lines	612,500	433,716		333,732	50,700	34,801	24,751	1,257	530	803	106,792	16,858
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril						3,666						
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	11,103,126	11,193,758		5,174,604	3,944,869	3,268,843	2,112,199	37,913	(78,893)	206,420	1,901,283	305,626
5.2 Commercial multiple peril (liability portion)	4,444,049	4,309,094		1,868,077	332,634	1,297,106	5,231,103	220,747	280,299	2,427,693	777,785	122,329
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	1,471,592	1,461,695		626,321	133,656	125,905	75,612	9	(5,904)	6,946	261,489	40,507
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	2,483	2,353		1,349							406,359	68
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	2,052,793	2,002,929		738,219	1,247,314	832,163	5,684,938	80,590	(41,143)	473,433	184,875	57,004
17.1 Other liability - occurrence	3,090,024	2,832,296		1,398,306	19,621	331,551	1,778,379	11,309	23,214	181,789	495,356	85,051
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)						114,343	103,200	5,865	24,410	18,651		
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,196,027	1,178,467		558,244	609,166	556,274	1,497,354	92,296	97,113	269,361	182,991	32,922
21.1 Private passenger auto physical damage					(50)	(28)						
21.2 Commercial auto physical damage	2,397,974	2,604,764		1,242,382	1,097,007	1,426,915	517,182	10,907	33,379	37,679	363,832	66,012
22. Aircraft (all perils)												
23. Fidelity	17,965	18,502		8,124	156,489	117,895	(37,736)	36,158	36,098	178	3,086	557
24. Surety												
26. Burglary and theft	7,170	6,669		3,748		2,010	801				1,275	197
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)	26,586,496	26,171,731		12,061,396	7,591,408	8,113,950	16,991,739	497,050	369,206	3,623,150	4,718,990	732,384
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 SD



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	719,270	700,081		364,343	48,257	255,989	215,955	810	11,060	10,802	151,878	20,856
2.1 Allied lines	1,593,090	1,475,829		845,042	649,886	(1,758,025)	74,123	12,034	(88,905)	2,753	332,192	46,194
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)	41,297,375	39,407,043		20,056,682	16,767,524	12,216,562	11,380,938	290,067	(424,254)	1,070,400	8,782,561	1,197,470
5.2 Commercial multiple peril (liability portion)	14,013,138	13,934,221		6,123,003	6,118,897	5,642,807	16,154,873	1,172,334	(464,378)	7,485,549	3,054,088	406,329
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	4,272,575	4,105,909		2,016,434	1,388,901	1,418,551	215,882	46,732	30,555	22,861	925,297	123,889
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	505,917	507,516		248,432							1,315,413	14,670
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	3,805,702	3,600,449		1,609,938	1,284,252	2,103,035	5,714,050	149,843	152,172	478,270	466,734	110,351
17.1 Other liability - occurrence	7,435,460	6,944,335		3,559,264	5,123,539	4,331,907	13,624,158	250,009	305,768	1,910,734	1,409,515	215,601
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	2,371,468	2,308,864		1,028,911	5,226,744	1,868,227	3,216,956	518,050	(41,930)	610,511	414,049	68,764
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	3,193,398	2,959,429		1,367,318	1,314,020	1,472,455	329,765	894	9,013	26,532	557,618	92,597
22. Aircraft (all perils)												
23. Fidelity	64,008	66,384		27,859	60,630	43,966	(13,758)		(196)	608	13,964	2,080
24. Surety												
26. Burglary and theft	23,738	17,751		10,438		1,687	1,860			1	5,035	688
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)	79,295,139	76,027,791		37,257,665	37,982,650	27,597,161	50,914,801	2,440,772	(511,096)	11,619,021	17,428,344	2,299,468
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.TN



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	630,497	668,943		278,736		6,290	14,798		175	738	115,399	13,666
2.1 Allied lines	1,019,556	982,777		460,357	93,939	67,605	41,346	35,177	33,981	1,359	188,630	22,100
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					10,000	309	(191)	24,153	23,325			
5.1 Commercial multiple peril (non-liability portion)	33,191,906	30,852,625		16,742,704	25,231,474	21,713,014	15,524,572	648,894	(22,889)	1,818,819	6,138,925	719,459
5.2 Commercial multiple peril (liability portion)	35,110,102	33,415,726		15,393,419	8,100,878	17,491,332	46,526,505	3,949,275	5,508,475	21,516,967	6,692,242	761,037
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	5,075,328	4,805,656		2,357,473	376,804	884,072	759,878	9,239	34,172	63,583	979,363	110,011
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	2,090,962	1,915,911		1,168,458							2,858,272	45,323
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	4,578,434	4,830,185		1,898,539	2,455,290	1,139,636	7,341,966	153,412	(68,134)	613,601	503,047	99,241
17.1 Other liability - occurrence	9,783,001	9,168,003		4,927,817	6,812,810	5,311,403	10,395,774	466,140	1,284,753	3,841,040	1,724,595	212,054
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)							1,200		14	695		
19.2 Other private passenger auto liability						22	285,000	34,118	37,985	51,519		
19.3 Commercial auto no-fault (personal injury protection)	443,090	464,889		209,080	197,824	133,301	296,928	37,374	(47,077)	236,516	71,994	9,604
19.4 Other commercial auto liability	54,161,726	51,810,745		25,580,067	19,898,754	9,760,318	73,699,166	2,968,142	282,177	14,003,674	8,791,812	1,173,995
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	17,093,374	16,849,607		7,942,888	9,026,771	9,791,577	1,218,348	117,274	156,524	132,580	2,778,067	370,511
22. Aircraft (all perils)												
23. Fidelity	75,062	77,911		37,939		610	353,921	2,913	(25,317)	69,453	14,249	1,831
24. Surety												
26. Burglary and theft	9,387	7,694		4,027		942	1,020			1,735		203
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)	163,262,424	155,850,673		77,001,505	72,204,543	66,300,432	156,460,230	8,446,111	7,198,165	42,350,544	30,858,331	3,539,036
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 UT



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	237,986	238,377		105,813	3,777,919	434,057	1,301,209	67,601	(168,102)	67,811	47,839	6,393
2.1 Allied lines	428,738	419,552		185,037	65,465	21,853	49,532	3,538	1,707	1,777	86,089	11,521
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril				11,392	(1,000)	203,929	400	(971)	17,879			
5.1 Commercial multiple peril (non-liability portion)	28,212,668	27,799,755		13,477,862	11,085,650	9,815,320	5,327,837	288,164	102,291	460,906	5,754,168	757,975
5.2 Commercial multiple peril (liability portion)	7,528,839	7,568,746		3,311,571	3,035,835	2,250,946	6,817,094	877,445	(116,677)	3,282,182	1,565,311	268,280
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	1,871,647	1,856,290		913,084	275,503	300,493	120,159	7,334	3,229	10,829	390,509	50,473
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	216,331	227,719		95,024							46,797	5,834
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	1,235,234	1,341,411		539,738	636,574	379,065	1,959,249	25,210	(25,267)	164,152	153,439	37,307
17.1 Other liability - occurrence	4,855,389	4,627,924		2,228,235	1,856,561	2,017,462	3,822,191	41	(48,311)	261,429	892,394	141,474
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)						(11,495)	1,388	(5,255)				
19.2 Other private passenger auto liability	23,898,643	23,011,430		11,605,726	12,452,751	13,926,723	17,833,922	516,746	768,818	2,908,611	4,364,946	697,762
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,643,175	1,660,011		772,992	256,209	337,547	1,280,234	168,385	185,885	224,920	285,629	48,216
21.1 Private passenger auto physical damage	22,688,560	22,452,162		10,798,563	11,506,233	11,278,833	625,533	142,546	132,493	88,001	4,178,852	636,176
21.2 Commercial auto physical damage	1,278,577	1,172,444		625,353	548,288	621,255	89,007	8,086	10,664	9,031	219,915	34,480
22. Aircraft (all perils)												
23. Fidelity	115,858	117,914		54,134		565	5,796		(309)	1,137	23,724	3,485
24. Surety												
26. Burglary and theft	11,465	11,616		6,980		939	1,160		(1)	1	2,384	309
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)	94,223,109	92,505,352		44,731,504	45,496,987	41,372,561	39,436,853	2,106,883	840,195	7,498,666	18,011,996	2,699,665
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 VA



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												1,175
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												1,175
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 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
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19/WA



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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	689,912	719,209		261,441	180,158	545,080	383,501	1,764	19,611	19,116	133,358	9,587
2.1 Allied lines	708,974	726,489		293,442	833,870	1,065,174	273,567	6,692	14,130	9,055	123,914	9,856
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril					65,000	11,771	222,887	7,897	7,265	51,258		
4. Homeowners multiple peril	452,572	447,119		243,567	214,548	188,536	372,539	2,050	(4,001)	63,057	94,576	6,279
5.1 Commercial multiple peril (non-liability portion)	42,227,483	40,404,338		20,202,007	28,181,401	33,714,232	19,072,471	898,670	1,093,962	1,754,165	8,310,517	587,241
5.2 Commercial multiple peril (liability portion)	11,673,225	11,208,176		5,070,946	3,447,748	6,940,475	13,067,729	609,414	1,357,374	5,905,069	2,343,826	162,335
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	3,522,821	3,272,150		1,640,341	511,001	523,800	190,416	6,718	(3,336)	17,364	720,779	48,991
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	22,388	22,968		13,306							1,926	311
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	2,789,911	2,770,050	353,882	1,111,730	1,004,065	619,998	5,028,102	91,037	(18,917)	422,571	377,577	50,574
17.1 Other liability - occurrence	14,148,290	12,696,618		6,919,629	3,091,927	4,698,628	10,991,898	49,481	92,872	639,083	2,646,593	196,755
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)					256,842	316,945	136,619	10,506	56,691	76,245		
19.2 Other private passenger auto liability	46,576,064	45,350,369		21,135,385	24,450,373	32,297,282	41,302,262	627,756	1,972,700	6,837,211	8,620,705	647,715
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,952,269	2,839,095		1,350,455	3,339,964	2,529,564	3,933,949	171,707	69,174	715,593	541,673	41,056
21.1 Private passenger auto physical damage	64,243,026	60,659,427		29,121,388	35,125,054	34,551,218	783,820	352,472	326,770	196,023	11,853,334	893,403
21.2 Commercial auto physical damage	2,976,618	2,714,459		1,315,714	1,895,667	1,969,461	209,905	34,233	39,610	22,181	543,562	41,395
22. Aircraft (all perils)												
23. Fidelity	85,514	81,106		43,049		704	4,240		(146)	832	17,094	1,405
24. Surety												
26. Burglary and theft	9,657	9,535		3,422		962	1,079			1	1,989	134
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)	193,078,722	183,921,108	353,882	88,725,822	102,597,617	119,973,831	95,974,985	2,870,398	5,023,760	16,728,823	36,331,422	2,697,037
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19.W1



**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

NAIC Company Code 32700

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	11,345,752	11,479,655		5,493,343	5,303,104	3,362,804	2,843,152	116,545	(57,580)	149,223	2,088,897	289,311
2.1 Allied lines	25,906,487	24,671,927		12,757,420	10,805,196	8,978,710	5,474,736	205,339	96,729	179,207	4,746,481	655,503
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood	206,993	191,985		110,647	148,763	22,352	83,235		(5,149)	2,641	34,265	4,824
3. Farmowners multiple peril					296,345	(334,467)	995,591	44,180	(39,802)	229,466	6	1,046
4. Homeowners multiple peril	258,827,942	235,487,539		136,811,772	114,533,597	101,951,222	52,092,698	3,119,219	1,658,270	4,544,724	50,334,643	6,184,942
5.1 Commercial multiple peril (non-liability portion)	745,431,637	731,093,631		362,806,101	361,406,084	298,791,395	252,981,692	10,908,562	(2,407,866)	23,226,790	142,033,626	17,836,334
5.2 Commercial multiple peril (liability portion)	314,735,227	307,275,561		137,282,698	99,373,169	139,686,834	383,797,080	33,371,714	23,869,897	180,080,432	60,841,203	7,513,537
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	76,647,969	74,441,382		35,986,764	22,351,057	22,728,096	6,856,126	809,480	441,298	651,157	15,036,768	1,870,974
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	6,748,990	6,536,736		3,421,644							9,757,994	149,006
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	94,684,810	96,658,388	454,539	38,686,892	49,160,893	45,024,161	183,622,098	3,957,559	1,242,575	15,587,026	10,832,743	2,318,698
17.1 Other liability - occurrence	208,735,919	196,503,857		100,113,423	76,224,757	112,894,527	249,391,414	6,280,378	10,315,258	41,741,399	37,447,580	4,983,085
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)	21,125,430	21,367,261		8,721,905	14,174,191	15,764,481	5,826,570	1,357,266	2,303,553	3,984,999	3,694,510	422,730
19.2 Other private passenger auto liability	776,489,652	771,954,009		352,187,814	442,232,087	493,119,063	680,483,784	33,868,956	44,404,922	114,443,481	132,723,903	25,675,864
19.3 Commercial auto no-fault (personal injury protection)	1,331,146	1,386,725		625,599	825,533	770,131	1,012,928	198,070	42,043	792,974	213,364	30,949
19.4 Other commercial auto liability	257,136,253	252,411,559		122,162,839	145,645,233	137,236,967	349,430,654	26,284,868	24,637,433	63,507,018	43,645,424	7,546,987
21.1 Private passenger auto physical damage	711,163,481	713,170,280		311,328,447	361,463,692	352,958,704	14,154,177	4,674,687	4,093,601	2,639,107	123,091,716	18,993,665
21.2 Commercial auto physical damage	130,585,336	129,183,679		60,639,839	64,690,466	62,248,437	10,188,462	1,263,788	988,898	1,032,412	21,963,372	3,219,331
22. Aircraft (all perils)												
23. Fidelity	1,851,636	1,892,138		852,775	272,651	261,841	377,192	43,577	9,270	88,061	356,468	52,088
24. Surety					(220,870)	(221,000)			(17)			1
26. Burglary and theft	400,475	389,640		188,240		35,727	40,406	7	(7)	20	77,539	9,993
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)	3,643,355,136	3,576,095,952	454,539	1,690,178,161	1,768,685,947	1,795,279,986	2,199,651,995	126,504,193	111,593,326	452,880,138	658,920,443	97,758,868
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 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 .....

19 GT



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2025 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		479,759	28,669	2,226	319,111	32,760	92,726	3,841	96,533		575,865	68,137		507,728		
0399999. Total authorized - affiliates - U.S. non-pool - other					479,759	28,669	2,226	319,111	32,760	92,726	3,841	96,533		575,865	68,137		507,728		
0499999. Total authorized - affiliates - U.S. non-pool					479,759	28,669	2,226	319,111	32,760	92,726	3,841	96,533		575,865	68,137		507,728		
0799999. Total authorized - affiliates - other (non-U.S.)																			
0899999. Total authorized - affiliates					479,759	28,669	2,226	319,111	32,760	92,726	3,841	96,533		575,865	68,137		507,728		
AA-9991120	.00000	Kentucky CAIP - 35	KY																
AA-9991217	.00000	Missouri Fair Plan - 37	MO																
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)					479,759	28,669	2,226	319,111	32,760	92,726	3,841	96,533		575,865	68,170		507,695		
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)					479,759	28,669	2,226	319,111	32,760	92,726	3,841	96,533		575,865	68,170		507,695		
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																			
9999999 Totals					479,759	28,669	2,226	319,111	32,760	92,726	3,841	96,533		575,865	68,170		507,695		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0315280	Auto-Owners Insurance Company					68,137	507,728		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total authorized - affiliates - U.S. non-pool - other			XXX		68,137	507,728		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total authorized - affiliates - U.S. non-pool			XXX		68,137	507,728		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total authorized - affiliates - other (non-U.S.)			XXX											XXX		
0899999	Total authorized - affiliates			XXX		68,137	507,728								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		68,137	507,728								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		68,137	507,728								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		68,137	507,728								XXX		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				42 Total Overdue Cols. 38+39 +40+41	43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
38-0315280 ..	Auto-Owners Insurance Company .....	30,895					30,895			30,895								
0399999.	Total authorized - affiliates - U.S. non-pool - other	30,895					30,895			30,895								XXX
0499999.	Total authorized - affiliates - U.S. non-pool	30,895					30,895			30,895								XXX
0799999.	Total authorized - affiliates - other (non-U.S.)																	XXX
0899999.	Total authorized - affiliates	30,895					30,895			30,895								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)	30,895					30,895			30,895								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)	30,895					30,895			30,895								XXX
5899999.	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																	XXX
9999999	Totals	30,895					30,895			30,895								XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
38-0315280	Auto-Owners Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total authorized - affiliates - U.S. non-pool - other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total authorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991120	Kentucky CAIP - 35	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	
AA-9991217	Georgia Underwriting Association Wind Pool - 43	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	
AA-9991150	Tennessee CAIP - 71	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total authorized - pools - mandatory pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total unauthorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total unauthorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total unauthorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total certified - affiliates - U.S. non-pool			XXX				XXX	XXX									
3599999	Total certified - affiliates - other (non-U.S.)			XXX				XXX	XXX									
3699999	Total certified - affiliates			XXX				XXX	XXX									
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX				XXX	XXX									
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total reciprocal jurisdiction - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX				XXX	XXX									
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX				XXX	XXX									
9999999	Totals			XXX				XXX	XXX									

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70  20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			72  Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	74  Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73  Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74  Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75  Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76  Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77  Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78  Total Provision for Reinsurance (Cols. 75 + 76 + 77)
38-0315280	Auto-Owners Insurance Company		XXX	XXX				XXX	XXX	
0399999	Total authorized - affiliates - U.S. non-pool - other		XXX	XXX				XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool		XXX	XXX				XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)		XXX	XXX				XXX	XXX	
0899999	Total authorized - affiliates		XXX	XXX				XXX	XXX	
AA-9991120	Kentucky CAIP - 35		XXX	XXX				XXX	XXX	
AA-9991217	Missouri Fair Plan - 37		XXX	XXX				XXX	XXX	
AA-9991217	Georgia Underwriting Association Wind Pool - 43		XXX	XXX				XXX	XXX	
AA-9991148	South Carolina Reins Fac - 63		XXX	XXX				XXX	XXX	
AA-9991150	Tennessee CAIP - 71		XXX	XXX				XXX	XXX	
1099999	Total authorized - pools - mandatory pools		XXX	XXX				XXX	XXX	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX				XXX	XXX	
1899999	Total unauthorized - affiliates - U.S. non-pool				XXX	XXX	XXX		XXX	
2199999	Total unauthorized - affiliates - other (non-U.S.)				XXX	XXX	XXX		XXX	
2299999	Total unauthorized - affiliates				XXX	XXX	XXX		XXX	
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX		XXX	
3299999	Total certified - affiliates - U.S. non-pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999	Total certified - affiliates - other (non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999	Total certified - affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool		XXX	XXX				XXX	XXX	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)		XXX	XXX				XXX	XXX	
5099999	Total reciprocal jurisdiction - affiliates		XXX	XXX				XXX	XXX	
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		XXX	XXX				XXX	XXX	
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)									
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)									
9999999	Totals									

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 4**

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	Auto-Owners Insurance Company .....	40.000	22,379
2.	Auto-Owners Insurance Company .....	37.000	207
3.	Auto-Owners Insurance Company .....	35.000	150,946
4.	Auto-Owners Insurance Company .....	32.000	5,278
5.	Auto-Owners Insurance Company .....	30.000	19,958

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

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	Auto-Owners Insurance Company .....	575,865	479,759	Yes [ X ] No [ ]
7.	.....			Yes [ ] No [ ]
8.	.....			Yes [ ] No [ ]
9.	.....			Yes [ ] No [ ]
10.	.....			Yes [ ] No [ ]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12) .....	6,045,562,038		6,045,562,038
2. Premiums and considerations (Line 15) .....	721,863,225		721,863,225
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	30,895,012	(30,895,012)	
4. Funds held by or deposited with reinsured companies (Line 16.2) .....			
5. Other assets .....	113,963,116		113,963,116
6. Net amount recoverable from reinsurers .....		507,695,201	507,695,201
7. Protected cell assets (Line 27) .....			
8. Totals (Line 28) .....	6,912,283,391	476,800,188	7,389,083,579
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	2,261,483,284	448,437,569	2,709,920,853
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	206,192,156		206,192,156
11. Unearned premiums (Line 9) .....	1,602,538,947	96,532,598	1,699,071,545
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) .....	68,169,979	(68,169,979)	
15. Funds held by company under reinsurance treaties (Line 13) .....			
16. Amounts withheld or retained by company for account of others (Line 14) .....	6,141,563		6,141,563
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	119,566,562		119,566,562
19. Total liabilities excluding protected cell business (Line 26) .....	4,264,092,492	476,800,188	4,740,892,680
20. Protected cell liabilities (Line 27) .....			
21. Surplus as regards policyholders (Line 37)	2,648,190,899	XXX	2,648,190,899
22. Totals (Line 38)	6,912,283,391	476,800,188	7,389,083,579

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

If yes, give full explanation: In 2025, Owners Insurance Company ceded 100% of the following lines to Auto-Owners Insurance Company: Inland Flood, Umbrella, Pollution, cyber Liability, Miscellaneous Professional Liability, Equipment Breakdown, Identify Recovery and Data Compromise, Employment Practices Liability, Mine Subsidense/Sinkhole, Involuntary Workers' Compensation and/or certified Terrorism as defined in The Terrorism Risk Insurance Act of 2002, and as amended or any successor of such law. Owners Insurance Company retains all other lines of business. ....

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

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

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	137.....	426.....	35.....	2.....	3.....	27.....	4.....	(280).....	XXX.....
2. 2016.....	265,985.....	38,501.....	227,484.....	138,287.....	2,180.....	4,284.....	20.....	11,771.....	7.....	1,024.....	152,135.....	25,149.....
3. 2017.....	93,896.....	17,031.....	76,865.....	62,869.....	10,298.....	1,674.....	87.....	5,524.....	194.....	230.....	59,488.....	8,864.....
4. 2018.....	93,279.....	14,442.....	78,837.....	91,711.....	16,416.....	2,572.....	297.....	7,179.....	535.....	533.....	84,214.....	13,366.....
5. 2019.....	106,114.....	16,887.....	89,227.....	71,995.....	1,689.....	1,650.....	28.....	5,856.....	43.....	494.....	77,741.....	8,838.....
6. 2020.....	115,253.....	15,938.....	99,315.....	72,452.....	7,037.....	2,138.....	47.....	6,034.....	271.....	347.....	73,269.....	8,976.....
7. 2021.....	122,361.....	8,035.....	114,326.....	79,079.....	2,605.....	1,753.....	32.....	5,763.....	4.....	927.....	83,954.....	7,883.....
8. 2022.....	131,142.....	9,809.....	121,333.....	108,401.....	14,695.....	2,023.....	92.....	7,922.....	391.....	360.....	103,168.....	9,804.....
9. 2023.....	140,040.....	11,957.....	128,083.....	98,853.....	11,720.....	2,582.....	159.....	6,874.....	374.....	334.....	96,056.....	9,994.....
10. 2024.....	174,258.....	19,656.....	154,602.....	136,283.....	49,657.....	2,593.....	632.....	10,015.....	2,555.....	123.....	96,047.....	16,263.....
11. 2025.....	235,598.....	36,376.....	199,222.....	67,621.....	3,304.....	1,252.....	42.....	4,349.....	21.....	92.....	69,855.....	6,944.....
12. Totals.....	XXX.....	XXX.....	XXX.....	927,688.....	120,027.....	22,556.....	1,438.....	71,290.....	4,422.....	4,468.....	895,647.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	235.....	12.....			78.....	2.....			4.....		3.....	303.....	2.....
2. 2016.....	129.....				24.....							153.....	
3. 2017.....	2.....											2.....	
4. 2018.....	181.....	8.....			36.....	1.....			4.....			212.....	7.....
5. 2019.....	26.....	10.....			4.....	1.....			1.....			20.....	11.....
6. 2020.....	45.....	18.....			4.....	1.....			1.....		1.....	31.....	3.....
7. 2021.....	358.....				73.....				7.....		17.....	438.....	11.....
8. 2022.....	1,028.....	354.....	3.....		169.....	29.....			20.....		63.....	837.....	9.....
9. 2023.....	2,460.....	700.....	577.....	7.....	238.....	57.....	47.....	1.....	71.....		107.....	2,628.....	94.....
10. 2024.....	7,304.....	4,017.....	950.....	11.....	718.....	328.....	79.....	1.....	183.....		929.....	4,877.....	544.....
11. 2025.....	19,835.....	3,249.....	20,670.....	237.....	1,772.....	264.....	1,689.....	19.....	1,297.....		1,143.....	41,494.....	1,474.....
12. Totals.....	31,603.....	8,368.....	22,200.....	255.....	3,116.....	683.....	1,815.....	21.....	1,588.....		2,263.....	50,995.....	2,155.....

	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.....	223.....	80.....	
2. 2016.....	154,495.....	2,207.....	152,288.....	58.1.....	5.7.....	66.9.....				129.....	24.....	
3. 2017.....	70,069.....	10,579.....	59,490.....	74.6.....	62.1.....	77.4.....				2.....		
4. 2018.....	101,683.....	17,257.....	84,426.....	109.0.....	119.5.....	107.1.....				173.....	38.....	
5. 2019.....	79,532.....	1,771.....	77,761.....	74.9.....	10.5.....	87.1.....				16.....	4.....	
6. 2020.....	80,674.....	7,374.....	73,300.....	70.0.....	46.3.....	73.8.....				27.....	3.....	
7. 2021.....	87,033.....	2,641.....	84,392.....	71.1.....	32.9.....	73.8.....				359.....	81.....	
8. 2022.....	119,566.....	15,561.....	104,005.....	91.2.....	158.6.....	85.7.....				676.....	161.....	
9. 2023.....	111,702.....	13,018.....	98,684.....	79.8.....	108.9.....	77.0.....				2,331.....	299.....	
10. 2024.....	158,125.....	57,201.....	100,924.....	90.7.....	291.0.....	65.3.....				4,226.....	653.....	
11. 2025.....	118,485.....	7,136.....	111,349.....	50.3.....	19.6.....	55.9.....				37,020.....	4,475.....	
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	45,182.....	5,818.....	

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	72.....	(832).....	109.....	(169).....	1.....		53.....	1,183.....	XXX.....
2. 2016.....	333,367.....	11,668.....	321,699.....	252,696.....	381.....	17,829.....	1.....	14,779.....		5,299.....	284,922.....	35,399.....
3. 2017.....	359,894.....	14,396.....	345,498.....	261,026.....	3,772.....	20,468.....	59.....	15,638.....		4,264.....	293,301.....	36,894.....
4. 2018.....	438,055.....	21,902.....	416,153.....	324,071.....	5,008.....	28,099.....	570.....	17,767.....		5,542.....	364,359.....	43,045.....
5. 2019.....	507,636.....	25,380.....	482,256.....	373,961.....	12,406.....	31,029.....	820.....	20,824.....		5,680.....	412,588.....	46,558.....
6. 2020.....	527,016.....	24,333.....	502,683.....	317,718.....	3,843.....	25,267.....	46.....	19,564.....		5,767.....	358,660.....	36,542.....
7. 2021.....	526,957.....	8,483.....	518,474.....	346,873.....	1,417.....	23,887.....	63.....	19,911.....		7,054.....	389,191.....	40,296.....
8. 2022.....	538,858.....	8,675.....	530,183.....	381,909.....	1,173.....	21,504.....	316.....	19,523.....		7,041.....	421,447.....	41,464.....
9. 2023.....	623,176.....	14,332.....	608,844.....	378,918.....		17,340.....	7.....	17,854.....		7,754.....	414,105.....	42,948.....
10. 2024.....	741,698.....	24,780.....	716,918.....	314,784.....	11.....	10,579.....		15,537.....		8,057.....	340,889.....	42,111.....
11. 2025.....	793,321.....	30,700.....	762,621.....	172,389.....	3,020.....	2,343.....	13.....	12,169.....		5,862.....	183,868.....	37,818.....
12. Totals.....	XXX.....	XXX.....	XXX.....	3,124,417.....	30,199.....	198,454.....	1,726.....	173,567.....		62,373.....	3,464,513.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	187.....	5.....	45.....		60.....	3.....	26.....		7.....		9.....	317.....	20.....
2. 2016.....	658.....		129.....		122.....		75.....		21.....		7.....	1,005.....	4.....
3. 2017.....	290.....		129.....		69.....		74.....		15.....		32.....	577.....	12.....
4. 2018.....	1,473.....	20.....	232.....		296.....	4.....	127.....		46.....		258.....	2,150.....	24.....
5. 2019.....	2,734.....	260.....	230.....		538.....	46.....	126.....		70.....		296.....	3,392.....	36.....
6. 2020.....	5,999.....	1,004.....	222.....		1,140.....	187.....	122.....		126.....		318.....	6,418.....	86.....
7. 2021.....	10,948.....	251.....	215.....		2,119.....	43.....	118.....		223.....		878.....	13,329.....	186.....
8. 2022.....	28,511.....	700.....	2,771.....		5,345.....	121.....	566.....		631.....		1,796.....	37,003.....	420.....
9. 2023.....	63,563.....	3,058.....	10,272.....		11,879.....	553.....	1,819.....		1,505.....		3,593.....	85,427.....	1,090.....
10. 2024.....	115,504.....	148.....	52,266.....		21,664.....	26.....	8,968.....		3,784.....		7,774.....	202,012.....	2,801.....
11. 2025.....	157,925.....	159.....	232,007.....		27,569.....	28.....	35,608.....		9,719.....		4,709.....	462,641.....	9,498.....
12. Totals.....	387,792.....	5,605.....	298,518.....		70,801.....	1,011.....	47,629.....		16,147.....		19,670.....	814,271.....	14,177.....

	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.....	227.....	90.....
2. 2016.....	286,309.....	382.....	285,927.....	85.9.....	3.3.....	88.9.....				787.....	218.....
3. 2017.....	297,709.....	3,831.....	293,878.....	82.7.....	26.6.....	85.1.....				419.....	159.....
4. 2018.....	372,111.....	5,602.....	366,509.....	84.9.....	25.6.....	88.1.....				1,685.....	465.....
5. 2019.....	429,512.....	13,532.....	415,980.....	84.6.....	53.3.....	86.3.....				2,704.....	687.....
6. 2020.....	370,158.....	5,080.....	365,078.....	70.2.....	20.9.....	72.6.....				5,218.....	1,201.....
7. 2021.....	404,294.....	1,774.....	402,520.....	76.7.....	20.9.....	77.6.....				10,912.....	2,416.....
8. 2022.....	460,760.....	2,310.....	458,450.....	85.5.....	26.6.....	86.5.....				30,582.....	6,421.....
9. 2023.....	503,150.....	3,618.....	499,532.....	80.7.....	25.2.....	82.0.....				70,777.....	14,650.....
10. 2024.....	543,086.....	185.....	542,901.....	73.2.....	0.7.....	75.7.....				167,622.....	34,390.....
11. 2025.....	649,729.....	3,220.....	646,509.....	81.9.....	10.5.....	84.8.....				389,773.....	72,868.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	680,706.....	133,565.....

**ANNUAL STATEMENT FOR THE YEAR 2025 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	843.....	3,701.....	199.....	389.....	17.....		3.....	(3,031).....	XXX.....
2. 2016.....	188,131.....	6,583.....	181,548.....	137,421.....	3,646.....	16,402.....	229.....	7,311.....		1,818.....	157,259.....	10,764.....
3. 2017.....	216,627.....	8,665.....	207,962.....	167,955.....	13,402.....	22,983.....	1,838.....	8,411.....		1,706.....	184,109.....	11,976.....
4. 2018.....	257,428.....	12,904.....	244,524.....	210,124.....	14,673.....	28,241.....	1,838.....	10,013.....		1,980.....	231,867.....	13,575.....
5. 2019.....	295,207.....	14,889.....	280,318.....	213,875.....	10,697.....	29,028.....	608.....	11,255.....		2,197.....	242,853.....	13,561.....
6. 2020.....	333,960.....	15,260.....	318,700.....	203,762.....	8,016.....	24,937.....	893.....	10,291.....		2,552.....	230,081.....	11,803.....
7. 2021.....	362,235.....	6,140.....	356,095.....	209,896.....	13,659.....	27,945.....	740.....	10,795.....	1.....	2,798.....	234,236.....	12,149.....
8. 2022.....	269,533.....	4,698.....	264,835.....	132,416.....	1,185.....	13,449.....	306.....	9,195.....		2,197.....	153,569.....	9,173.....
9. 2023.....	216,401.....	5,388.....	211,013.....	80,888.....	292.....	7,073.....	20.....	6,197.....		1,862.....	93,846.....	6,689.....
10. 2024.....	229,062.....	8,113.....	220,949.....	54,327.....	147.....	3,467.....	1.....	4,508.....		1,892.....	62,154.....	5,849.....
11. 2025.....	253,800.....	10,304.....	243,496.....	25,310.....	1,005.....	664.....		3,283.....		1,079.....	28,252.....	5,011.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,436,817.....	70,423.....	174,388.....	6,862.....	81,276.....	1.....	20,084.....	1,615,195.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	1,821.....	788.....			358.....	143.....			38.....		23.....	1,286.....	15.....
2. 2016.....	1,033.....	265.....	58.....		184.....	46.....	42.....		31.....		17.....	1,037.....	2.....
3. 2017.....	1,270.....	178.....	59.....		228.....	34.....	42.....		36.....		9.....	1,423.....	7.....
4. 2018.....	3,777.....	2,200.....	59.....		727.....	390.....	42.....		94.....		286.....	2,109.....	18.....
5. 2019.....	4,996.....	583.....	59.....		921.....	102.....	42.....		114.....		178.....	5,447.....	37.....
6. 2020.....	14,982.....	4,335.....	59.....		2,825.....	783.....	42.....		321.....		569.....	13,111.....	65.....
7. 2021.....	32,641.....	10,050.....	60.....		6,081.....	1,760.....	42.....		687.....		1,219.....	27,701.....	147.....
8. 2022.....	21,908.....	1,420.....	1,466.....	2.....	4,128.....	256.....	296.....		519.....		1,347.....	26,639.....	220.....
9. 2023.....	35,031.....	888.....	5,437.....	8.....	6,386.....	158.....	1,009.....	1.....	943.....		880.....	47,751.....	352.....
10. 2024.....	47,160.....	2,468.....	28,662.....	42.....	8,617.....	431.....	5,194.....	7.....	2,191.....		1,496.....	88,876.....	624.....
11. 2025.....	40,907.....	751.....	109,000.....	150.....	7,492.....	132.....	19,602.....	26.....	5,580.....		518.....	181,522.....	1,497.....
12. Totals.....	205,526.....	23,926.....	144,919.....	202.....	37,947.....	4,235.....	26,353.....	34.....	10,554.....		6,542.....	396,902.....	2,984.....

	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.....	1,033.....	253.....
	2. 2016.....	162,482.....	4,186.....	158,296.....	86.4.....	63.6.....	87.2.....					826.....	210.....
3. 2017.....	200,984.....	15,452.....	185,532.....	92.8.....	178.3.....	89.2.....				1,151.....	272.....		
4. 2018.....	253,077.....	19,101.....	233,976.....	98.3.....	148.0.....	95.7.....				1,636.....	473.....		
5. 2019.....	260,290.....	11,990.....	248,300.....	88.2.....	80.5.....	88.6.....				4,473.....	975.....		
6. 2020.....	257,219.....	14,027.....	243,192.....	77.0.....	91.9.....	76.3.....				10,707.....	2,405.....		
7. 2021.....	288,147.....	26,210.....	261,937.....	79.5.....	426.9.....	73.6.....				22,650.....	5,049.....		
8. 2022.....	183,377.....	3,169.....	180,208.....	68.0.....	67.5.....	68.0.....				21,952.....	4,687.....		
9. 2023.....	142,964.....	1,367.....	141,597.....	66.1.....	25.4.....	67.1.....				39,571.....	8,178.....		
10. 2024.....	154,126.....	3,096.....	151,030.....	67.3.....	38.2.....	68.4.....				73,313.....	15,562.....		
11. 2025.....	211,838.....	2,064.....	209,774.....	83.5.....	20.0.....	86.2.....				149,006.....	32,516.....		
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	326,318.....	70,580.....		

ANNUAL STATEMENT FOR THE YEAR 2025 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 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	4,168	2,154	281	137	82			2,240	XXX
2. 2016.....	143,048	6,777	136,271	49,864	3,518	5,451	31	3,150		382	54,916	4,739
3. 2017.....	131,320	6,940	124,380	45,734	3,105	5,275	292	2,943		483	50,555	4,188
4. 2018.....	116,347	7,439	108,908	37,585	1,032	4,192	73	2,542		903	43,214	3,800
5. 2019.....	102,017	6,457	95,560	30,346	1,073	2,787	15	2,216		204	34,261	3,134
6. 2020.....	93,863	5,567	88,296	34,636	6	2,837		2,198		201	39,665	2,878
7. 2021.....	96,441	3,138	93,303	39,891	643	2,843	15	2,331		241	44,407	3,468
8. 2022.....	101,159	3,411	97,748	40,840	608	2,584	35	2,131		267	44,912	3,538
9. 2023.....	102,362	4,267	98,095	36,844	123	2,757	5	1,692		277	41,165	3,476
10. 2024.....	101,712	5,398	96,314	31,198		2,190		1,536		69	34,924	3,379
11. 2025	96,658	5,773	90,885	14,476		686		1,160		17	16,322	2,913
12. Totals	XXX	XXX	XXX	365,582	12,262	31,883	603	21,981		3,044	406,581	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	44,746	32,856			3,839	2,787			915		410	13,857	244
2. 2016.....	9,407	8,179	4,464	29	816	714	378	2	439		41	6,580	16
3. 2017.....	6,002	4,704	4,493	29	508	405	381	2	396		57	6,640	15
4. 2018.....	1,518		4,289	29	130		362	2	294		38	6,562	30
5. 2019.....	4,000	2,067	4,289	29	343	184	362	2	348		94	7,060	25
6. 2020.....	1,740		4,289	29	149		362	2	305		92	6,814	32
7. 2021.....	6,312	3,815	4,321	30	544	326	365	2	402		173	7,771	63
8. 2022.....	6,489	3,476	4,701	38	559	294	392	3	468		323	8,798	74
9. 2023.....	10,520	3,005	4,836	66	902	249	383	5	696		603	14,012	195
10. 2024.....	12,212	1,735	9,377	131	1,112	127	741	10	1,208		1,860	22,647	413
11. 2025	19,993	2,737	15,622	285	1,778	232	1,183	21	2,093		1,268	37,394	1,316
12. Totals	122,939	62,574	60,681	695	10,680	5,318	4,909	51	7,564		4,959	138,135	2,423

	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	11,890	1,966										
2. 2016.....	73,969	12,473	61,496	51.7	184.0	45.1				5,663	916										
3. 2017.....	65,732	8,537	57,195	50.1	123.0	46.0				5,762	877										
4. 2018.....	50,912	1,136	49,776	43.8	15.3	45.7				5,778	783										
5. 2019.....	44,691	3,370	41,321	43.8	52.2	43.2				6,193	867										
6. 2020.....	46,516	37	46,479	49.6	0.7	52.6				6,000	813										
7. 2021.....	57,009	4,831	52,178	59.1	154.0	55.9				6,788	982										
8. 2022.....	58,164	4,454	53,710	57.5	130.6	54.9				7,676	1,123										
9. 2023.....	58,630	3,453	55,177	57.3	80.9	56.2				12,285	1,726										
10. 2024.....	59,574	2,003	57,571	58.6	37.1	59.8				19,724	2,925										
11. 2025	56,991	3,275	53,716	59.0	56.7	59.1				32,593	4,802										
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	120,352	17,780										

**ANNUAL STATEMENT FOR THE YEAR 2025 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 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	6,153	2,430	1,258	818	122	6	86	4,279	XXX.....
2. 2016.....	414,668	50,359	364,309	228,075	44,748	28,273	1,491	14,338	23	3,449	224,424	12,984
3. 2017.....	420,504	57,394	363,110	264,029	45,325	35,134	2,685	17,867	458	4,867	268,562	13,554
4. 2018.....	438,930	61,091	377,839	224,669	25,060	34,452	2,158	14,458	359	3,732	246,002	14,175
5. 2019.....	461,155	59,158	401,997	227,063	21,473	29,874	958	14,969	15	3,821	249,460	13,475
6. 2020.....	495,117	57,111	438,006	350,151	78,236	29,042	1,200	22,786	962	4,723	321,581	15,732
7. 2021.....	558,289	41,144	517,145	284,474	38,261	27,694	3,579	18,857	49	5,031	289,136	13,316
8. 2022.....	644,405	52,185	592,220	469,440	95,658	27,403	1,358	28,502	1,264	5,750	427,065	16,603
9. 2023.....	759,612	66,303	693,309	427,273	46,742	20,164	720	26,164	307	5,046	425,832	15,821
10. 2024.....	930,098	101,253	828,845	386,788	90,992	14,110	2,618	21,040	1,383	2,340	326,945	15,428
11. 2025.....	1,041,523	146,579	894,944	196,372	22,214	4,847	401	13,991	56	483	192,539	10,449
12. Totals	XXX	XXX	XXX	3,064,487	511,139	252,251	17,986	193,094	4,882	39,328	2,975,825	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior.....	5,178	1,553			2,681	671			93		825	5,728	72
2. 2016.....	886		709		627		341		36		360	2,599	25
3. 2017.....	2,478	625	709		1,364	300	341		65		359	4,032	18
4. 2018.....	6,565	2,794	810		2,129	638	389		108		122	6,569	49
5. 2019.....	4,376	563	1,721		2,356	263	827		121		815	8,575	90
6. 2020.....	11,745	4,622	3,443		5,601	1,744	1,654		278		1,428	16,355	109
7. 2021.....	16,052	2,581	5,550	31	7,271	1,218	2,290	4	399		1,262	27,728	228
8. 2022.....	39,826	7,490	10,679	86	16,625	2,126	4,458	28	893		2,721	62,751	447
9. 2023.....	66,232	15,790	21,895	261	23,464	2,941	8,283	92	1,534		5,090	102,324	779
10. 2024.....	84,478	35,617	55,471	1,351	23,862	5,034	21,012	527	2,515		9,959	144,809	1,525
11. 2025.....	99,886	37,065	198,341	5,227	20,271	3,931	57,507	1,931	6,234		10,142	334,085	3,482
12. Totals	337,702	108,700	299,328	6,956	106,251	18,866	97,102	2,582	12,276		33,083	715,555	6,824

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	3,626	2,104
2. 2016.....	273,285	46,262	227,023	65.9	91.9	62.3				1,595	1,003
3. 2017.....	321,987	49,393	272,594	76.6	86.1	75.1				2,562	1,470
4. 2018.....	283,580	31,009	252,571	64.6	50.8	66.8				4,581	1,989
5. 2019.....	281,307	23,272	258,035	61.0	39.3	64.2				5,535	3,041
6. 2020.....	424,700	86,764	337,936	85.8	151.9	77.2				10,565	5,789
7. 2021.....	362,587	45,723	316,864	64.9	111.1	61.3				18,990	8,738
8. 2022.....	597,826	108,010	489,816	92.8	207.0	82.7				42,929	19,823
9. 2023.....	595,009	66,853	528,156	78.3	100.8	76.2				72,076	30,247
10. 2024.....	609,276	137,522	471,754	65.5	135.8	56.9				102,981	41,828
11. 2025.....	597,449	70,825	526,624	57.4	48.3	58.8				255,934	78,150
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	521,374	194,182

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 2025 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	5,147	5,000	402		102		651	XXX.....	
2. 2016.....	77,723	46,192	31,531	27,382	17,219	5,538	310	1,501	55	16,892	1,240	
3. 2017.....	82,369	51,820	30,549	40,368	28,034	4,775	255	1,786	20	18,640	1,132	
4. 2018.....	91,498	60,525	30,973	49,170	39,532	5,780	642	2,086	2	16,860	1,122	
5. 2019.....	100,662	68,375	32,287	39,010	26,960	4,448	322	2,057	56	18,233	982	
6. 2020.....	108,607	76,702	31,905	38,212	28,465	5,035	758	1,750	125	15,774	864	
7. 2021.....	119,928	83,861	36,067	46,778	35,116	4,307	108	2,153	51	18,014	993	
8. 2022.....	134,059	92,396	41,663	59,456	52,469	3,813	223	2,650	174	13,227	1,036	
9. 2023.....	149,234	103,680	45,554	22,844	17,040	2,245	36	1,766	144	9,779	979	
10. 2024.....	169,214	119,816	49,398	35,957	31,257	1,082	11	2,092	1	7,862	992	
11. 2025.....	196,504	143,366	53,138	6,589	4,545	366	7	1,519	77	3,922	715	
12. Totals	XXX	XXX	XXX	370,913	285,637	37,791	2,672	19,462	3	1,015	139,854	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	3,264	532			1,904	339			54		15	4,351	44
2. 2016.....	238	29	298		181		277		10		4	975	14
3. 2017.....	107	(61)	626		161		583		17		4	1,555	18
4. 2018.....	2,295	884	760		1,204	12	708		56		7	4,127	48
5. 2019.....	7,466	6,504	924		793	82	860		177		7	3,634	29
6. 2020.....	4,410	3,136	1,088		748	40	1,013		114		9	4,197	31
7. 2021.....	16,153	14,950	2,142	844	802	188	1,158	11	404		176	4,666	46
8. 2022.....	24,124	19,150	3,511	1,689	3,661	525	1,572	22	593		59	12,075	113
9. 2023.....	14,284	9,991	11,015	8,442	2,498	129	2,198	110	635		54	11,958	148
10. 2024.....	33,907	26,509	26,507	20,711	4,748	521	4,253	283	1,553		110	22,944	228
11. 2025.....	30,922	24,811	65,350	52,837	3,790	646	8,629	722	2,742		111	32,417	305
12. Totals	137,170	106,435	112,221	84,523	20,490	2,482	21,251	1,148	6,355		556	102,899	1,024

	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.....	2,731	1,619
2. 2016.....	35,425	17,558	17,867	45.6	38.0	56.7				507	468
3. 2017.....	48,423	28,228	20,195	58.8	54.5	66.1				795	760
4. 2018.....	62,059	41,072	20,987	67.8	67.9	67.8				2,171	1,955
5. 2019.....	55,735	33,868	21,867	55.4	49.5	67.7				1,886	1,748
6. 2020.....	52,370	32,399	19,971	48.2	42.2	62.6				2,362	1,835
7. 2021.....	73,897	51,217	22,680	61.6	61.1	62.9				2,501	2,165
8. 2022.....	99,380	74,078	25,302	74.1	80.2	60.7				6,796	5,279
9. 2023.....	57,485	35,748	21,737	38.5	34.5	47.7				6,867	5,093
10. 2024.....	110,099	79,293	30,806	65.1	66.2	62.4				13,195	9,750
11. 2025.....	119,907	83,568	36,339	61.0	58.3	68.4				18,624	13,793
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	58,435	44,465

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2016.....												
3. 2017.....												
4. 2018.....												
5. 2019.....												
6. 2020.....												
7. 2021.....												
8. 2022.....												
9. 2023.....												
10. 2024.....												
11. 2025.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2016.....													
3. 2017.....													
4. 2018.....													
5. 2019.....													
6. 2020.....													
7. 2021.....													
8. 2022.....													
9. 2023.....													
10. 2024.....													
11. 2025.....													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2016.....											
3. 2017.....											
4. 2018.....											
5. 2019.....											
6. 2020.....											
7. 2021.....											
8. 2022.....											
9. 2023.....											
10. 2024.....											
11. 2025.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(5).....	30.....	.....	8.....	.....	2.....	3.....	(45).....	XXX.....
2. 2016.....	56,164.....	8,768.....	47,396.....	19,585.....	624.....	471.....	25.....	1,353.....	.....	464.....	20,760.....	XXX.....
3. 2017.....	50,629.....	9,268.....	41,361.....	27,720.....	7,365.....	584.....	79.....	1,765.....	19.....	555.....	22,606.....	XXX.....
4. 2018.....	55,744.....	9,212.....	46,532.....	19,111.....	653.....	397.....	6.....	1,246.....	18.....	394.....	20,077.....	XXX.....
5. 2019.....	59,461.....	8,516.....	50,945.....	30,375.....	5,238.....	1,861.....	827.....	1,939.....	3.....	4,189.....	28,107.....	XXX.....
6. 2020.....	63,858.....	7,794.....	56,064.....	37,118.....	7,767.....	1,302.....	453.....	2,195.....	54.....	446.....	32,341.....	XXX.....
7. 2021.....	71,016.....	4,874.....	66,142.....	25,906.....	72.....	751.....	.....	1,707.....	.....	1,188.....	28,292.....	XXX.....
8. 2022.....	82,532.....	6,387.....	76,145.....	60,550.....	28,445.....	1,050.....	275.....	2,927.....	183.....	1,220.....	35,624.....	XXX.....
9. 2023.....	93,962.....	8,286.....	85,676.....	61,097.....	25,108.....	908.....	151.....	2,709.....	11.....	1,077.....	39,444.....	XXX.....
10. 2024.....	109,720.....	12,756.....	96,964.....	40,271.....	7,804.....	709.....	148.....	2,151.....	67.....	745.....	35,112.....	XXX.....
11. 2025.....	122,451.....	19,406.....	103,045.....	26,072.....	740.....	445.....	11.....	1,303.....	2.....	220.....	27,067.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	347,800.....	83,846.....	8,478.....	1,983.....	19,295.....	359.....	10,501.....	289,385.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	990.....	952.....	.....	.....	30.....	30.....	.....	.....	12.....	.....	.....	50.....	3.....
2. 2016.....	(4).....	.....	.....	.....	(3).....	.....	.....	.....	.....	.....	.....	(7).....	.....
3. 2017.....	.....	.....	.....	.....	(2).....	.....	.....	.....	.....	.....	.....	(2).....	1.....
4. 2018.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. 2019.....	1.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1.....	.....
6. 2020.....	(32).....	.....	12.....	.....	2.....	.....	.....	.....	.....	.....	.....	(18).....	.....
7. 2021.....	(1).....	.....	10.....	.....	(2).....	.....	.....	.....	.....	.....	.....	7.....	.....
8. 2022.....	114.....	.....	25.....	.....	6.....	.....	1.....	.....	2.....	.....	6.....	148.....	3.....
9. 2023.....	445.....	.....	85.....	1.....	39.....	.....	4.....	.....	7.....	.....	49.....	579.....	7.....
10. 2024.....	1,651.....	1,555.....	351.....	3.....	108.....	77.....	20.....	.....	53.....	.....	520.....	548.....	33.....
11. 2025.....	6,736.....	529.....	4,960.....	91.....	424.....	25.....	352.....	4.....	271.....	.....	840.....	12,094.....	239.....
12. Totals.....	9,900.....	3,036.....	5,443.....	95.....	602.....	132.....	377.....	4.....	345.....	.....	1,415.....	13,400.....	286.....

	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.....	38.....	11.....
2. 2016.....	21,402.....	649.....	20,753.....	38.1.....	7.4.....	43.8.....	.....	.....	.....	(4).....	(3).....
3. 2017.....	30,067.....	7,463.....	22,604.....	59.4.....	80.5.....	54.7.....	.....	.....	.....	.....	(2).....
4. 2018.....	20,754.....	677.....	20,077.....	37.2.....	7.3.....	43.1.....	.....	.....	.....	.....	.....
5. 2019.....	34,176.....	6,068.....	28,108.....	57.5.....	71.3.....	55.2.....	.....	.....	.....	1.....	.....
6. 2020.....	40,597.....	8,274.....	32,323.....	63.6.....	106.2.....	57.7.....	.....	.....	.....	(20).....	2.....
7. 2021.....	28,371.....	72.....	28,299.....	40.0.....	1.5.....	42.8.....	.....	.....	.....	9.....	(1).....
8. 2022.....	64,675.....	28,903.....	35,772.....	78.4.....	452.5.....	47.0.....	.....	.....	.....	139.....	9.....
9. 2023.....	65,294.....	25,271.....	40,023.....	69.5.....	305.0.....	46.7.....	.....	.....	.....	529.....	51.....
10. 2024.....	45,314.....	9,654.....	35,660.....	41.3.....	75.7.....	36.8.....	.....	.....	.....	444.....	103.....
11. 2025.....	40,563.....	1,402.....	39,161.....	33.1.....	7.2.....	38.0.....	.....	.....	.....	11,076.....	1,019.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	12,212.....	1,189.....

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(73).....	38.....	22.....		(1).....	1.....	75.....	(91).....	XXX.....
2. 2016.....	345,185.....	12,081.....	333,104.....	219,933.....	336.....	3,774.....	8.....	16,983.....		35,742.....	240,346.....	138,776.....
3. 2017.....	385,032.....	15,401.....	369,631.....	267,037.....	9,184.....	1,904.....	19.....	21,369.....	179.....	36,672.....	280,928.....	157,605.....
4. 2018.....	463,139.....	23,157.....	439,982.....	309,832.....	8,275.....	2,599.....	31.....	23,289.....	178.....	47,617.....	327,236.....	189,102.....
5. 2019.....	534,725.....	26,736.....	507,989.....	335,741.....	245.....	3,016.....	1.....	25,755.....	6.....	54,809.....	364,260.....	209,043.....
6. 2020.....	569,664.....	26,102.....	543,562.....	329,585.....	9,976.....	3,164.....	64.....	26,675.....	226.....	57,928.....	349,158.....	180,259.....
7. 2021.....	588,421.....	19,511.....	568,910.....	367,804.....		3,401.....		27,637.....		77,396.....	398,842.....	193,873.....
8. 2022.....	589,728.....	21,958.....	567,770.....	470,366.....	9,061.....	5,583.....	760.....	29,906.....	256.....	75,937.....	495,778.....	209,273.....
9. 2023.....	650,817.....	30,065.....	620,752.....	488,753.....	7,019.....	4,560.....	16.....	26,856.....	146.....	78,949.....	512,988.....	213,004.....
10. 2024.....	782,960.....	51,210.....	731,750.....	481,119.....	20,998.....	5,202.....	238.....	23,047.....	207.....	85,319.....	487,925.....	204,395.....
11. 2025.....	842,354.....	75,942.....	766,412.....	398,567.....	1,329.....	3,813.....	8.....	18,359.....	25.....	50,231.....	419,377.....	181,559.....
12. Totals.....	XXX.....	XXX.....	XXX.....	3,668,664.....	66,461.....	37,038.....	1,145.....	239,875.....	1,224.....	600,675.....	3,876,747.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	2.....	7.....										(5).....	1.....
2. 2016.....													
3. 2017.....													1.....
4. 2018.....	(2).....		90.....			5.....		3.....		5.....	96.....	4.....	
5. 2019.....	1.....		112.....			6.....		4.....		1.....	123.....	4.....	
6. 2020.....	7.....		160.....			9.....		6.....		(4).....	182.....	5.....	
7. 2021.....	15.....		230.....		1.....	14.....		9.....		(1).....	269.....	7.....	
8. 2022.....	359.....	6.....	346.....		26.....	20.....		18.....		25.....	763.....	15.....	
9. 2023.....	133.....		536.....		17.....	33.....		24.....		151.....	743.....	36.....	
10. 2024.....	(7,658).....	55.....	1,125.....		71.....	4.....	68.....	56.....		8,795.....	(6,397).....	136.....	
11. 2025.....	8,223.....	399.....	20,664.....		2,141.....	27.....	1,260.....	1,207.....		28,593.....	33,069.....	9,045.....	
12. Totals.....	1,080.....	467.....	23,263.....		2,256.....	31.....	1,415.....	1,327.....		37,565.....	28,843.....	9,254.....	

	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.....	(5).....	
2. 2016.....	240,690.....	344.....	240,346.....	69.7.....	2.8.....	72.2.....					
3. 2017.....	290,310.....	9,382.....	280,928.....	75.4.....	60.9.....	76.0.....					
4. 2018.....	335,816.....	8,484.....	327,332.....	72.5.....	36.6.....	74.4.....				88.....	8.....
5. 2019.....	364,635.....	252.....	364,383.....	68.2.....	0.9.....	71.7.....				113.....	10.....
6. 2020.....	359,606.....	10,266.....	349,340.....	63.1.....	39.3.....	64.3.....				166.....	15.....
7. 2021.....	399,111.....		399,111.....	67.8.....		70.2.....				245.....	23.....
8. 2022.....	506,624.....	10,083.....	496,541.....	85.9.....	45.9.....	87.5.....				698.....	64.....
9. 2023.....	520,912.....	7,181.....	513,731.....	80.0.....	23.9.....	82.8.....				669.....	73.....
10. 2024.....	503,030.....	21,502.....	481,528.....	64.2.....	42.0.....	65.8.....				(6,587).....	192.....
11. 2025.....	454,234.....	1,788.....	452,446.....	53.9.....	2.4.....	59.0.....				28,488.....	4,582.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	23,875.....	4,967.....

**ANNUAL STATEMENT FOR THE YEAR 2025 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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(2)						2	(2)	XXX
2. 2016.....	1,149	40	1,109	259		50			12	11	321	XXX
3. 2017.....	1,178	47	1,131	34		5			10		49	XXX
4. 2018.....	1,284	64	1,220	122		9			7	9	138	XXX
5. 2019.....	1,399	70	1,329	64		30			3	11	97	XXX
6. 2020.....	1,490	67	1,423			7					7	XXX
7. 2021.....	1,629	26	1,603	205		68			6	96	279	XXX
8. 2022.....	1,731	28	1,703	271		15			6		292	XXX
9. 2023.....	1,829	42	1,787	508		55			23		586	XXX
10. 2024.....	1,929	64	1,865	124		8			8		140	XXX
11. 2025.....	1,892	73	1,819	18					1		19	XXX
12. Totals	XXX	XXX	XXX	1,603		247			76	129	1,926	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2016.....													
3. 2017.....													
4. 2018.....													
5. 2019.....													
6. 2020.....													
7. 2021.....	(39)										39	(39)	
8. 2022.....													
9. 2023.....	3		2		1							6	1
10. 2024.....	317		7		69		1		14		33	408	1
11. 2025.....	3		83		1		16		4			107	1
12. Totals	284		92		71		17		18		72	482	3

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2016.....	321		321	27.9		28.9					
3. 2017.....	49		49	4.2		4.3					
4. 2018.....	138		138	10.7		11.3					
5. 2019.....	97		97	6.9		7.3					
6. 2020.....	7		7	0.5		0.5					
7. 2021.....	240		240	14.7		15.0				(39)	
8. 2022.....	292		292	16.9		17.1					
9. 2023.....	592		592	32.4		33.1				6	1
10. 2024.....	548		548	28.4		29.4				324	84
11. 2025.....	126		126	6.7		6.9				86	21
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	377	106

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

**NONE**

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

**NONE**

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

**NONE**

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

**NONE**

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

**NONE**

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 1T - Warranty

**NONE**

Schedule P - Part 1U - Pet Insurance Plans

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY**

**SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	18,467	12,491	12,394	13,722	13,445	13,277	13,819	13,462	13,530	13,093	(437)	(369)
2. 2016.....	142,935	139,249	139,743	140,281	139,732	139,918	140,401	140,523	140,524	140,524		1
3. 2017.....	XXX	49,549	51,753	53,941	53,939	54,208	54,198	54,184	54,170	54,160	(10)	(24)
4. 2018.....	XXX	XXX	69,386	77,044	77,440	77,839	77,965	77,766	77,772	77,779	7	13
5. 2019.....	XXX	XXX	XXX	60,604	72,883	73,676	73,253	73,305	73,307	71,947	(1,360)	(1,358)
6. 2020.....	XXX	XXX	XXX	XXX	59,956	67,239	67,108	67,141	67,805	67,535	(270)	394
7. 2021.....	XXX	XXX	XXX	XXX	XXX	68,647	77,578	77,778	78,764	78,627	(137)	849
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	92,712	94,373	96,027	96,454	427	2,081
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93,590	90,418	92,115	1,697	(1,475)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,397	93,283	(16,114)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105,723	XXX	XXX
12. Totals											(16,197)	112

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

1. Prior.....	150,934	161,431	164,769	164,363	161,898	161,096	162,442	161,391	160,424	161,341	917	(50)
2. 2016.....	229,906	248,842	259,012	266,296	269,523	270,963	271,510	271,254	270,909	271,127	218	(127)
3. 2017.....	XXX	247,113	256,289	260,515	270,848	277,079	276,835	277,823	278,036	278,226	190	403
4. 2018.....	XXX	XXX	317,080	318,827	330,602	342,396	343,352	346,673	346,804	348,696	1,892	2,023
5. 2019.....	XXX	XXX	XXX	365,638	349,669	360,510	380,410	387,785	394,460	395,085	625	7,300
6. 2020.....	XXX	XXX	XXX	XXX	341,892	310,104	320,379	336,326	343,206	345,388	2,182	9,062
7. 2021.....	XXX	XXX	XXX	XXX	XXX	386,269	353,650	364,389	378,316	382,385	4,069	17,996
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	436,208	422,483	429,502	438,295	8,793	15,812
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553,048	482,873	480,173	(2,700)	(72,875)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	615,243	523,580	(91,663)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624,622	XXX	XXX
12. Totals											(75,477)	(20,456)

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

1. Prior.....	112,155	125,942	141,198	141,205	139,994	142,968	142,774	143,475	143,598	139,490	(4,108)	(3,985)
2. 2016.....	132,892	120,946	134,497	145,724	150,684	150,487	151,106	150,823	150,843	150,954	111	131
3. 2017.....	XXX	144,676	142,997	160,696	171,504	173,718	179,187	177,907	179,110	177,086	(2,024)	(821)
4. 2018.....	XXX	XXX	176,875	178,536	187,190	204,987	221,300	224,242	222,980	223,868	888	(374)
5. 2019.....	XXX	XXX	XXX	221,122	192,587	194,000	223,561	234,167	236,368	236,932	564	2,765
6. 2020.....	XXX	XXX	XXX	XXX	256,935	184,693	190,475	215,748	227,701	232,582	4,881	16,834
7. 2021.....	XXX	XXX	XXX	XXX	XXX	278,856	194,445	203,084	242,084	250,454	8,370	47,370
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	289,067	166,411	161,536	170,495	8,959	4,084
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	297,478	134,264	134,455	191	(163,023)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224,216	144,330	(79,886)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200,910	XXX	XXX
12. Totals											(62,054)	(97,019)

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

1. Prior.....	187,021	154,930	136,235	121,550	112,367	105,330	98,447	95,589	94,868	90,127	(4,741)	(5,462)
2. 2016.....	83,886	82,651	71,688	64,900	60,439	56,604	55,617	54,903	56,370	57,907	1,537	3,004
3. 2017.....	XXX	75,348	76,141	66,139	60,421	55,062	52,334	51,051	52,186	53,855	1,669	2,804
4. 2018.....	XXX	XXX	70,861	68,543	57,794	51,134	47,262	44,792	45,677	46,941	1,264	2,149
5. 2019.....	XXX	XXX	XXX	59,196	57,137	45,927	40,584	38,392	38,034	38,756	722	364
6. 2020.....	XXX	XXX	XXX	XXX	57,863	56,929	48,977	45,249	42,768	43,975	1,207	(1,274)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	60,577	59,085	52,895	48,437	49,445	1,008	(3,450)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	64,218	64,225	53,232	51,110	(2,122)	(13,115)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,888	57,297	52,788	(4,509)	(4,100)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,244	54,828	584	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,464	XXX	XXX
12. Totals											(3,381)	(19,080)

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	185,674	166,023	171,712	177,967	172,763	173,378	170,306	168,273	173,831	176,801	2,970	8,528
2. 2016.....	207,623	201,670	203,240	212,472	211,627	213,383	211,889	212,675	211,344	212,672	1,328	(3)
3. 2017.....	XXX	245,595	242,472	245,022	248,357	248,667	251,569	253,585	254,074	255,120	1,046	1,535
4. 2018.....	XXX	XXX	229,561	220,635	234,251	234,310	240,196	237,633	238,796	238,364	(432)	731
5. 2019.....	XXX	XXX	XXX	249,554	239,533	234,037	240,847	239,973	242,649	242,960	311	2,987
6. 2020.....	XXX	XXX	XXX	XXX	286,249	295,990	301,352	311,696	316,056	315,834	(222)	4,138
7. 2021.....	XXX	XXX	XXX	XXX	XXX	281,558	287,448	277,212	293,703	297,658	3,955	20,446
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	441,095	445,730	451,607	461,686	10,079	15,956
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569,644	508,769	500,764	(8,005)	(68,880)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	580,469	449,582	(130,887)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	506,453	XXX	XXX
12. Totals											(119,857)	(14,562)

ANNUAL STATEMENT FOR THE YEAR 2025 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2H - SECTION 1 - OTHER 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	34,028	30,554	31,896	29,377	31,361	32,227	33,198	32,390	32,281	35,282	3,001	2,892
2. 2016.....	17,549	12,876	14,214	14,008	12,960	14,126	14,468	16,446	16,117	16,355	238	(91)
3. 2017.....	XXX	16,836	16,252	18,365	18,006	17,642	17,294	17,267	17,553	18,391	838	1,124
4. 2018.....	XXX	XXX	16,151	13,198	16,842	16,941	15,489	16,208	18,554	18,847	293	2,639
5. 2019.....	XXX	XXX	XXX	16,116	14,598	17,639	15,850	16,148	19,857	19,634	(223)	3,486
6. 2020.....	XXX	XXX	XXX	XXX	16,612	14,161	15,139	15,363	18,523	18,109	(414)	2,746
7. 2021.....	XXX	XXX	XXX	XXX	XXX	16,982	14,144	19,095	18,884	20,122	1,238	1,027
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	19,214	19,766	19,159	22,059	2,900	2,293
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,317	19,805	19,338	(467)	(7,979)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,637	27,164	(6,473)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,078	XXX	XXX
12. Totals											931	8,137

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**ANNUAL STATEMENT FOR THE YEAR 2025 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	518	513	167	345	276	271	290	282	231	187	(44)	(95)
2. 2016.....	19,755	19,551	20,140	20,168	20,179	19,399	19,400	19,400	19,400	19,400		
3. 2017.....	XXX	19,352	20,130	20,938	20,863	20,848	20,855	20,850	20,883	20,858	(25)	8
4. 2018.....	XXX	XXX	18,113	18,743	18,901	18,905	18,862	18,856	18,856	18,850	(6)	(6)
5. 2019.....	XXX	XXX	XXX	24,716	26,046	26,013	26,038	26,097	26,184	26,172	(12)	75
6. 2020.....	XXX	XXX	XXX	XXX	31,063	30,162	30,463	30,156	30,201	30,183	(18)	27
7. 2021.....	XXX	XXX	XXX	XXX	XXX	25,976	26,357	26,744	26,559	26,592	33	(152)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	34,753	33,270	32,747	33,026	279	(244)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,269	36,867	37,318	451	1,049
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,369	33,523	(1,846)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,590	XXX	XXX
12. Totals											(1,188)	662

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

1. Prior.....	(984)	(58)	(389)	(692)	(933)	(1,216)	(1,318)	(1,376)	(1,411)	(1,499)	(88)	(123)
2. 2016.....	218,178	220,826	223,785	223,648	223,502	223,459	223,371	223,374	223,368	223,364	(4)	(10)
3. 2017.....	XXX	256,454	258,728	260,864	260,189	259,966	259,805	259,740	259,763	259,739	(24)	(1)
4. 2018.....	XXX	XXX	300,411	302,717	304,898	304,811	304,486	304,481	304,490	304,219	(271)	(262)
5. 2019.....	XXX	XXX	XXX	343,000	337,416	340,133	339,417	338,996	338,968	338,631	(337)	(365)
6. 2020.....	XXX	XXX	XXX	XXX	332,752	323,186	324,644	324,051	324,015	322,884	(1,131)	(1,167)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	374,587	371,164	372,912	371,996	371,465	(531)	(1,447)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	465,909	464,568	467,714	466,871	(843)	2,303
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	488,459	484,522	486,997	2,475	(1,462)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470,786	458,632	(12,154)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	432,905	XXX	XXX
12. Totals											(12,908)	(2,534)

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

1. Prior.....	321	243	297	307	295	280	277	239	236	233	(3)	(6)
2. 2016.....	1,595	236	305	307	309	309	309	309	309	309		
3. 2017.....	XXX	369	29	48	39	39	39	39	39	39		
4. 2018.....	XXX	XXX	474	68	131	131	131	131	131	131		
5. 2019.....	XXX	XXX	XXX	659	92	95	91	95	95	95		
6. 2020.....	XXX	XXX	XXX	XXX	308	3	10	7	7	7		
7. 2021.....	XXX	XXX	XXX	XXX	XXX	334	66	98	93	234	141	136
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	163	169	267	285	18	116
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	540	570	30	182
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	563	526	(37)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121	XXX	XXX
12. Totals											149	428

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

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	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 2025 OF THE OWNERS INSURANCE COMPANY**

**SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	000.....	3,381.....	8,097.....	10,340.....	11,755.....	12,439.....	12,524.....	12,958.....	13,051.....	12,794.....	10,427.....	1,459.....
2. 2016.....	108,557.....	133,181.....	137,108.....	138,895.....	139,317.....	139,646.....	140,171.....	140,373.....	140,371.....	140,371.....	21,068.....	4,081.....
3. 2017.....	XXX.....	40,759.....	49,339.....	52,082.....	52,642.....	54,179.....	54,154.....	54,158.....	54,159.....	54,158.....	7,632.....	1,232.....
4. 2018.....	XXX.....	XXX.....	54,222.....	72,653.....	75,598.....	77,100.....	77,444.....	77,599.....	77,587.....	77,571.....	11,617.....	1,742.....
5. 2019.....	XXX.....	XXX.....	XXX.....	49,395.....	69,095.....	71,980.....	72,560.....	73,003.....	73,045.....	71,927.....	7,542.....	1,285.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	43,395.....	61,080.....	64,133.....	65,863.....	67,459.....	67,505.....	7,476.....	1,497.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	42,599.....	70,256.....	75,819.....	77,631.....	78,195.....	6,436.....	1,436.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	67,905.....	90,595.....	94,587.....	95,637.....	8,411.....	1,384.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	64,616.....	85,257.....	89,556.....	8,654.....	1,246.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	65,999.....	88,587.....	13,852.....	1,867.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	65,526.....	4,411.....	1,059.....

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

1. Prior.....	000.....	76,977.....	119,370.....	140,992.....	149,735.....	154,512.....	157,896.....	159,532.....	159,848.....	161,031.....	13,851.....	2,775.....
2. 2016.....	98,125.....	179,191.....	215,610.....	241,644.....	254,770.....	262,209.....	265,860.....	268,740.....	269,790.....	270,144.....	31,293.....	4,102.....
3. 2017.....	XXX.....	95,323.....	175,198.....	220,540.....	244,064.....	259,046.....	270,764.....	274,016.....	277,066.....	277,663.....	32,484.....	4,398.....
4. 2018.....	XXX.....	XXX.....	117,234.....	219,157.....	272,442.....	305,419.....	326,161.....	336,808.....	342,854.....	346,592.....	37,641.....	5,380.....
5. 2019.....	XXX.....	XXX.....	XXX.....	135,231.....	247,122.....	306,458.....	345,183.....	374,972.....	386,627.....	391,763.....	40,482.....	6,040.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	113,820.....	211,123.....	269,316.....	310,223.....	331,121.....	339,096.....	31,501.....	4,955.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	125,881.....	245,949.....	312,511.....	348,327.....	369,280.....	34,433.....	5,677.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	145,682.....	287,461.....	362,628.....	401,923.....	35,076.....	5,968.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	162,765.....	320,229.....	396,251.....	35,474.....	6,384.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	163,918.....	325,352.....	32,959.....	6,351.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	171,700.....	23,115.....	5,205.....

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

1. Prior.....	000.....	51,990.....	90,018.....	117,149.....	123,835.....	132,440.....	135,514.....	138,429.....	141,290.....	138,242.....	4,556.....	1,016.....
2. 2016.....	32,524.....	68,359.....	95,316.....	121,462.....	131,858.....	140,920.....	147,113.....	148,139.....	149,702.....	149,948.....	9,261.....	1,501.....
3. 2017.....	XXX.....	35,617.....	74,220.....	115,761.....	136,544.....	151,707.....	169,927.....	174,721.....	178,203.....	175,698.....	10,241.....	1,728.....
4. 2018.....	XXX.....	XXX.....	43,256.....	100,556.....	135,767.....	165,788.....	193,765.....	214,530.....	216,956.....	221,853.....	11,703.....	1,854.....
5. 2019.....	XXX.....	XXX.....	XXX.....	45,852.....	95,220.....	140,495.....	188,397.....	216,741.....	226,379.....	231,598.....	11,710.....	1,814.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	43,891.....	90,465.....	135,926.....	180,063.....	204,712.....	219,791.....	10,075.....	1,663.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	40,665.....	99,344.....	151,877.....	193,604.....	223,442.....	10,187.....	1,815.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	41,311.....	79,700.....	116,506.....	144,375.....	7,592.....	1,361.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	29,429.....	65,881.....	87,648.....	5,338.....	999.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,814.....	57,645.....	4,352.....	873.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,969.....	2,868.....	646.....

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

1. Prior.....	000.....	22,520.....	41,239.....	51,178.....	61,048.....	66,668.....	70,187.....	72,432.....	75,026.....	77,185.....	4,415.....	271.....
2. 2016.....	17,495.....	36,138.....	43,759.....	47,401.....	49,147.....	50,269.....	50,793.....	51,386.....	51,565.....	51,767.....	4,103.....	620.....
3. 2017.....	XXX.....	15,528.....	32,548.....	39,185.....	42,431.....	44,994.....	46,134.....	46,652.....	47,155.....	47,612.....	3,610.....	563.....
4. 2018.....	XXX.....	XXX.....	13,851.....	28,323.....	33,979.....	36,987.....	38,953.....	39,927.....	40,277.....	40,673.....	3,306.....	464.....
5. 2019.....	XXX.....	XXX.....	XXX.....	11,045.....	22,413.....	27,052.....	29,279.....	30,619.....	31,535.....	32,044.....	2,710.....	399.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	11,379.....	23,601.....	30,996.....	33,873.....	36,420.....	37,466.....	2,504.....	342.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	14,984.....	30,824.....	35,871.....	40,089.....	42,077.....	3,022.....	383.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,397.....	33,529.....	39,405.....	42,780.....	3,049.....	415.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	14,532.....	32,846.....	39,473.....	2,913.....	368.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	15,601.....	33,388.....	2,618.....	348.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	15,162.....	1,349.....	248.....

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

1. Prior.....	000.....	54,112.....	91,855.....	118,623.....	133,038.....	142,546.....	152,471.....	160,261.....	167,002.....	171,164.....	7,558.....	2,941.....
2. 2016.....	88,796.....	144,864.....	161,386.....	179,629.....	189,623.....	196,069.....	202,976.....	203,973.....	208,294.....	210,110.....	9,328.....	3,631.....
3. 2017.....	XXX.....	122,938.....	170,825.....	197,500.....	212,266.....	227,803.....	235,566.....	245,212.....	247,806.....	251,153.....	10,074.....	3,462.....
4. 2018.....	XXX.....	XXX.....	97,990.....	153,126.....	179,243.....	194,719.....	213,059.....	225,357.....	230,269.....	231,902.....	10,272.....	3,854.....
5. 2019.....	XXX.....	XXX.....	XXX.....	96,241.....	155,506.....	181,855.....	203,159.....	219,063.....	230,235.....	234,506.....	9,575.....	3,810.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	149,845.....	224,411.....	249,509.....	274,164.....	291,830.....	299,757.....	10,359.....	5,264.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	113,043.....	194,320.....	230,682.....	255,684.....	270,328.....	9,320.....	3,768.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	211,804.....	338,169.....	370,096.....	399,828.....	12,159.....	3,997.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	245,475.....	349,026.....	399,975.....	11,237.....	3,805.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	204,178.....	307,289.....	10,250.....	3,653.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	178,603.....	4,777.....	2,190.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

**NONE**

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

**NONE**

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2016.....												XXX.....	XXX.....
3. 2017.....	XXX.....											XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

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

1. Prior.....	000.....	7,125	11,820	18,659	22,872	26,008	27,923	29,592	30,437	30,986	1,390	591
2. 2016.....	1,880	3,765	5,527	7,893	9,208	10,679	11,529	13,889	15,296	15,390	801	425
3. 2017.....	XXX	1,891	4,722	10,036	11,712	13,431	15,399	16,257	16,567	16,853	760	354
4. 2018.....	XXX	XXX	1,640	3,788	6,194	8,621	10,126	11,891	14,497	14,777	649	425
5. 2019.....	XXX	XXX	XXX	1,825	4,126	6,358	8,811	11,834	15,411	16,176	597	356
6. 2020.....	XXX	XXX	XXX	XXX	1,727	4,125	7,641	10,298	13,648	14,025	524	309
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,737	4,163	6,204	10,787	15,861	582	365
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,260	5,170	7,654	10,578	550	373
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,356	5,033	8,013	505	326
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,890	5,772	445	319
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,403	248	162

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 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		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000	281	68	177	165	160	204	195	193	150	XXX	XXX
2. 2016	14,718	19,299	19,330	19,384	19,399	19,405	19,406	19,406	19,406	19,407	XXX	XXX
3. 2017	XXX	16,435	20,046	20,889	20,834	20,849	20,851	20,851	20,856	20,859	XXX	XXX
4. 2018	XXX	XXX	14,264	18,608	18,761	18,750	18,858	18,856	18,855	18,850	XXX	XXX
5. 2019	XXX	XXX	XXX	20,929	25,612	25,985	26,048	26,071	26,186	26,171	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	22,215	28,399	30,565	30,198	30,222	30,201	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	18,743	25,438	26,575	26,583	26,584	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	25,710	32,739	32,798	32,880	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,040	35,793	36,745	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,330	33,028	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,766	XXX	XXX

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

1. Prior	000	(1,162)	(889)	(851)	(995)	(1,212)	(1,312)	(1,370)	(1,405)	(1,494)	12,651	2,908
2. 2016	210,841	223,225	223,179	223,343	223,358	223,371	223,371	223,370	223,368	223,364	119,305	19,471
3. 2017	XXX	247,256	260,564	259,798	259,771	259,711	259,727	259,720	259,751	259,739	133,929	23,675
4. 2018	XXX	XXX	284,265	304,942	303,744	303,543	304,052	304,157	304,139	304,125	160,603	28,495
5. 2019	XXX	XXX	XXX	317,162	339,310	339,027	338,881	338,784	338,780	338,512	176,170	32,869
6. 2020	XXX	XXX	XXX	XXX	303,983	325,057	323,142	322,845	322,831	322,709	149,869	30,385
7. 2021	XXX	XXX	XXX	XXX	XXX	341,485	374,973	371,886	371,442	371,205	161,307	32,559
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	430,261	469,118	466,556	466,127	172,477	36,781
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	451,338	489,172	486,278	175,770	37,198
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	433,176	465,084	169,995	34,264
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	401,042	144,860	27,706

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

1. Prior	000	295	319	307	295	280	277	239	236	233	XXX	XXX
2. 2016	144	313	305	307	307	309	309	309	309	309	XXX	XXX
3. 2017	XXX	13	39	39	39	39	39	39	39	39	XXX	XXX
4. 2018	XXX	XXX	137	133	131	131	131	131	131	131	XXX	XXX
5. 2019	XXX	XXX	XXX	89	89	92	91	95	95	95	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	XXX	XXX	7	7	7	7	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	96	85	98	98	273	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	16	231	285	285	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480	564	563	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	132	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	XXX	XXX

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

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2025	XXX	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 2025 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	69	16								
2. 2016.....	5,339	38	16							
3. 2017.....	XXX	(520)	36	16						
4. 2018.....	XXX	XXX	(2,291)	37	17					
5. 2019.....	XXX	XXX	XXX	(5,158)	39	15				
6. 2020.....	XXX	XXX	XXX	XXX	(169)	35	17			
7. 2021.....	XXX	XXX	XXX	XXX	XXX	8,802	39	21	5	
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	8,901	49	14	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,285	1,399	617
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,963	1,018
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,103

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

1. Prior.....	7,329	143	41	22	14	7	223	214	(68)	71
2. 2016.....	53,208	11,309	145	22	8	5	106	101	(105)	204
3. 2017.....	XXX	76,611	14,859	171	23	8	107	101	(172)	203
4. 2018.....	XXX	XXX	99,828	19,673	188	17	548	530	(31)	359
5. 2019.....	XXX	XXX	XXX	129,149	22,186	135	486	458	(57)	356
6. 2020.....	XXX	XXX	XXX	XXX	144,728	26,116	555	423	(62)	344
7. 2021.....	XXX	XXX	XXX	XXX	XXX	163,278	28,886	548	(47)	332
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	177,331	43,447	6,677	3,337
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	254,233	49,834	12,091
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	258,779	61,234
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267,615

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

1. Prior.....	10,846	817	934	1,076	992	401	(72)	111	101	
2. 2016.....	62,266	11,530	202	199	218	118	(34)	75	101	100
3. 2017.....	XXX	69,317	13,777	266	226	115	(30)	88	101	101
4. 2018.....	XXX	XXX	82,155	20,996	302	121	(29)	79	102	101
5. 2019.....	XXX	XXX	XXX	121,588	28,739	190	(27)	77	102	102
6. 2020.....	XXX	XXX	XXX	XXX	162,756	34,548	17	77	103	102
7. 2021.....	XXX	XXX	XXX	XXX	XXX	193,945	38,485	119	111	102
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	213,250	43,042	4,380	1,759
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239,821	33,199	6,436
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,289	33,806
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,426

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

1. Prior.....	96,867	56,574	38,030	26,445	16,704	9,950	5,649	2,710	3,035	
2. 2016.....	39,608	30,862	18,641	12,301	7,253	3,785	2,602	1,907	3,248	4,810
3. 2017.....	XXX	36,182	30,342	18,144	11,305	5,975	3,144	2,111	3,514	4,842
4. 2018.....	XXX	XXX	35,222	28,667	16,865	9,501	4,967	2,568	3,700	4,620
5. 2019.....	XXX	XXX	XXX	32,159	27,021	14,404	8,068	4,063	3,950	4,620
6. 2020.....	XXX	XXX	XXX	XXX	30,813	23,533	12,437	6,773	3,950	4,620
7. 2021.....	XXX	XXX	XXX	XXX	XXX	27,430	20,715	10,646	4,677	4,654
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	24,654	18,123	6,635	5,052
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,063	13,640	5,149
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,455	9,978
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,500

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

1. Prior.....	49,969	23,596	14,099	8,781	6,130	4,711	3,406	2,072	1,196	
2. 2016.....	63,384	26,843	10,121	4,776	3,443	3,105	2,358	1,519	1,346	1,049
3. 2017.....	XXX	63,117	27,745	9,760	5,207	4,390	3,799	2,486	1,346	1,049
4. 2018.....	XXX	XXX	65,673	28,095	10,647	6,638	5,372	4,006	2,094	1,199
5. 2019.....	XXX	XXX	XXX	70,255	30,691	13,541	8,123	5,663	3,589	2,549
6. 2020.....	XXX	XXX	XXX	XXX	76,842	37,279	16,565	8,564	5,982	5,097
7. 2021.....	XXX	XXX	XXX	XXX	XXX	95,117	47,004	17,856	10,923	7,805
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	131,055	70,092	25,269	15,022
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225,205	80,337	29,825
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,630	74,605
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,689

ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XXX	XX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XX	XX					
8. 2022	XXX	XXX	XX	XX	XX	XX				
9. 2023	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XX	XX					
8. 2022	XXX	XXX	XX	XX	XX	XX				
9. 2023	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior	16,164	10,502	6,679	4,040	2,585	2,069	1,303	942	555	
2. 2016	10,523	5,307	5,068	2,044	1,457	887	626	499	555	576
3. 2017	XXX	10,518	5,766	4,618	2,045	1,666	827	693	582	1,209
4. 2018	XXX	XXX	11,251	5,318	4,656	2,337	1,554	914	1,442	1,468
5. 2019	XXX	XXX	XXX	10,444	5,759	5,315	2,180	1,718	1,664	1,784
6. 2020	XXX	XXX	XXX	XXX	11,253	6,476	4,961	2,411	2,440	2,101
7. 2021	XXX	XXX	XXX	XXX	XXX	12,745	6,311	5,562	2,984	2,446
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	12,797	9,599	5,030	3,372
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,751	10,563	4,662
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,674	9,766
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,420

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

1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XX	XX					
8. 2022	XXX	XXX	XX	XX	XX	XX				
9. 2023	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	30	1								
2. 2016.....	1,202	20	1							
3. 2017.....	XXX	1,148	26	1						
4. 2018.....	XXX	XXX	1,357	25	2	1				
5. 2019.....	XXX	XXX	XXX	1,513	42	2	1			
6. 2020.....	XXX	XXX	XXX	XXX	1,793	55	3	1	8	12
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,199	83	2	9	11
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,471	116	18	25
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,121	358	88
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,915	368
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,217

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

1. Prior.....	1,422	711	382	163	61					
2. 2016.....	7,091	852	547	307	139	62				
3. 2017.....	XXX	7,784	1,113	693	370	142	65			
4. 2018.....	XXX	XXX	10,237	1,399	829	380	148	74	127	95
5. 2019.....	XXX	XXX	XXX	13,240	1,679	854	395	168	150	118
6. 2020.....	XXX	XXX	XXX	XXX	15,689	1,729	884	444	371	169
7. 2021.....	XXX	XXX	XXX	XXX	XXX	16,185	1,792	991	441	244
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	16,728	2,013	684	366
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,659	1,880	569
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,235	1,193
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,924

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

1. Prior.....										
2. 2016.....	274									
3. 2017.....	XXX	299								
4. 2018.....	XXX	XXX	362							
5. 2019.....	XXX	XXX	XXX	333						
6. 2020.....	XXX	XXX	XXX	XXX	297					
7. 2021.....	XXX	XXX	XXX	XXX	XXX	221				
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	135			
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	5	3
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100	8
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

**NONE**

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

**NONE**

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

**NONE**

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**NONE**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 4T - Warranty

**NONE**

Schedule P - Part 4U - Pet Insurance Plans

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	14,207	6,398	7,737	7,943	14,160	18,766	13,843	12,255	14,429	10,427
2. 2016.....	14,617	20,421	20,945	21,027	21,056	21,063	21,064	21,067	21,068	21,068
3. 2017.....	XXX	5,329	7,309	7,587	7,612	7,624	7,626	7,629	7,630	7,632
4. 2018.....	XXX	XXX	5,999	10,839	11,518	11,589	11,601	11,610	11,611	11,617
5. 2019.....	XXX	XXX	XXX	4,266	7,020	7,453	7,513	7,532	7,537	7,542
6. 2020.....	XXX	XXX	XXX	XXX	4,729	7,034	7,394	7,458	7,474	7,476
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,652	5,929	6,351	6,422	6,436
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4,981	7,803	8,314	8,411
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,044	8,128	8,654
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,086	13,852
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,411

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	877	264	122	66	41	18	16	10	10	2
2. 2016.....	5,770	622	116	44	20	15	13			
3. 2017.....	XXX	1,966	302	50	19	6	6	3	2	
4. 2018.....	XXX	XXX	4,629	764	100	36	23	12	12	7
5. 2019.....	XXX	XXX	XXX	2,546	477	89	43	22	16	11
6. 2020.....	XXX	XXX	XXX	XXX	2,205	429	83	30	5	3
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,104	488	89	26	11
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,524	535	90	9
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,759	534	94
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,269	544
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,474

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	8,783	7,346	9,284	9,462	16,192	21,003	15,589	13,831	16,065	11,888
2. 2016.....	23,857	25,025	25,103	25,132	25,143	25,148	25,148	25,148	25,149	25,149
3. 2017.....	XXX	8,300	8,812	8,856	8,859	8,859	8,862	8,863	8,864	8,864
4. 2018.....	XXX	XXX	12,016	13,286	13,346	13,360	13,362	13,365	13,365	13,366
5. 2019.....	XXX	XXX	XXX	7,811	8,736	8,813	8,832	8,837	8,838	8,838
6. 2020.....	XXX	XXX	XXX	XXX	8,131	8,919	8,957	8,975	8,975	8,976
7. 2021.....	XXX	XXX	XXX	XXX	XXX	6,864	7,822	7,864	7,882	7,883
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	8,634	9,685	9,778	9,804
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776	9,884	9,994
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,896	16,263
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,944

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	18,613	11,841	10,834	11,279	12,745	13,494	13,400	13,395	13,360	13,851
2. 2016.....	20,793	28,694	30,190	30,768	30,988	31,110	31,236	31,274	31,286	31,293
3. 2017.....	XXX	21,696	29,808	31,270	31,843	32,138	32,350	32,425	32,474	32,484
4. 2018.....	XXX	XXX	24,475	34,354	36,173	36,894	37,326	37,508	37,600	37,641
5. 2019.....	XXX	XXX	XXX	26,439	36,898	38,846	39,730	40,181	40,397	40,482
6. 2020.....	XXX	XXX	XXX	XXX	20,283	28,515	30,241	31,044	31,407	31,501
7. 2021.....	XXX	XXX	XXX	XXX	XXX	21,632	31,352	33,352	34,119	34,433
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	21,712	32,239	34,327	35,076
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,525	33,299	35,474
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,487	32,959
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,115

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	3,944	1,785	881	442	254	178	87	51	30	20
2. 2016.....	8,649	2,489	999	451	227	190	59	22	11	4
3. 2017.....	XXX	8,548	2,412	1,097	575	338	136	69	20	12
4. 2018.....	XXX	XXX	10,295	3,011	1,346	711	318	159	65	24
5. 2019.....	XXX	XXX	XXX	11,472	3,258	1,521	718	314	125	36
6. 2020.....	XXX	XXX	XXX	XXX	9,152	2,970	1,295	533	173	86
7. 2021.....	XXX	XXX	XXX	XXX	XXX	10,639	3,230	1,289	479	186
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	11,165	3,244	1,160	420
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,568	3,101	1,090
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,001	2,801
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,498

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	14,042	12,314	12,297	13,170	15,313	16,295	15,969	16,128	16,069	16,646
2. 2016.....	31,931	34,850	35,179	35,274	35,291	35,382	35,395	35,398	35,398	35,399
3. 2017.....	XXX	32,983	36,216	36,618	36,731	36,835	36,875	36,890	36,892	36,894
4. 2018.....	XXX	XXX	38,075	42,211	42,687	42,862	42,969	43,027	43,041	43,045
5. 2019.....	XXX	XXX	XXX	41,623	45,607	46,175	46,384	46,491	46,549	46,558
6. 2020.....	XXX	XXX	XXX	XXX	32,451	35,871	36,336	36,475	36,526	36,542
7. 2021.....	XXX	XXX	XXX	XXX	XXX	35,723	39,646	40,137	40,257	40,296
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	36,643	40,830	41,356	41,464
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,054	42,394	42,948
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,958	42,111
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,818

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	5,397	3,659	3,273	3,165	3,376	3,644	3,577	3,944	4,250	4,556
2. 2016.....	5,738	8,135	8,720	8,983	9,096	9,170	9,234	9,249	9,256	9,261
3. 2017.....	XXX	6,296	9,006	9,621	9,873	10,039	10,157	10,204	10,229	10,241
4. 2018.....	XXX	XXX	7,082	10,215	10,940	11,257	11,489	11,615	11,680	11,703
5. 2019.....	XXX	XXX	XXX	7,115	10,235	10,926	11,326	11,554	11,659	11,710
6. 2020.....	XXX	XXX	XXX	XXX	6,207	8,807	9,415	9,756	9,984	10,075
7. 2021.....	XXX	XXX	XXX	XXX	XXX	5,958	8,924	9,610	9,987	10,187
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4,737	6,816	7,348	7,592
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,337	4,928	5,338
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,902	4,352
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,868

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,574	873	446	236	134	87	59	34	23	15
2. 2016.....	2,620	945	465	230	135	94	29	13	7	2
3. 2017.....	XXX	3,030	1,087	550	327	195	83	39	20	7
4. 2018.....	XXX	XXX	3,464	1,332	722	439	226	105	44	18
5. 2019.....	XXX	XXX	XXX	3,465	1,297	750	400	184	87	37
6. 2020.....	XXX	XXX	XXX	XXX	3,001	1,235	641	338	146	65
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,378	1,259	692	344	147
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,381	933	446	220
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,818	685	352
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,634	624
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,497

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	4,343	3,798	3,570	3,648	4,038	4,462	4,368	4,811	5,223	5,587
2. 2016.....	9,291	10,482	10,655	10,701	10,729	10,760	10,764	10,764	10,764	10,764
3. 2017.....	XXX	10,358	11,625	11,842	11,903	11,943	11,956	11,966	11,973	11,976
4. 2018.....	XXX	XXX	11,693	13,211	13,424	13,493	13,542	13,564	13,575	13,575
5. 2019.....	XXX	XXX	XXX	11,709	13,144	13,386	13,495	13,542	13,556	13,561
6. 2020.....	XXX	XXX	XXX	XXX	10,171	11,504	11,669	11,736	11,790	11,803
7. 2021.....	XXX	XXX	XXX	XXX	XXX	10,390	11,826	12,053	12,126	12,149
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	7,898	8,962	9,127	9,173
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,756	6,538	6,689
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,097	5,849
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,011

ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	7,993	6,709	6,342	5,819	5,690	5,484	5,413	5,085	4,704	4,415
2. 2016.....	1,885	3,469	3,854	3,996	4,035	4,063	4,076	4,085	4,098	4,103
3. 2017.....	XXX	1,603	3,131	3,405	3,501	3,548	3,577	3,587	3,603	3,610
4. 2018.....	XXX	XXX	1,588	2,886	3,150	3,224	3,268	3,294	3,308	3,306
5. 2019.....	XXX	XXX	XXX	1,238	2,372	2,581	2,647	2,672	2,699	2,710
6. 2020.....	XXX	XXX	XXX	XXX	1,079	2,109	2,361	2,429	2,485	2,504
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,345	2,664	2,876	2,979	3,022
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,490	2,710	2,976	3,049
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,358	2,685	2,913
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,372	2,618
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,349

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,776	1,127	771	582	456	398	336	296	285	244
2. 2016.....	1,956	597	249	111	78	51	41	33	21	16
3. 2017.....	XXX	1,812	478	215	126	79	50	39	23	15
4. 2018.....	XXX	XXX	1,595	426	179	112	68	44	29	30
5. 2019.....	XXX	XXX	XXX	1,368	345	149	85	59	35	25
6. 2020.....	XXX	XXX	XXX	XXX	1,240	413	173	105	51	32
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,516	395	200	105	63
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,418	397	149	74
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,501	399	195
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,489	413
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,316

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	6,560	6,849	6,781	6,367	6,295	6,026	5,941	5,614	5,258	4,930
2. 2016.....	4,307	4,667	4,717	4,730	4,734	4,735	4,738	4,738	4,739	4,739
3. 2017.....	XXX	3,840	4,160	4,182	4,188	4,188	4,188	4,188	4,188	4,188
4. 2018.....	XXX	XXX	3,514	3,765	3,789	3,796	3,796	3,799	3,800	3,800
5. 2019.....	XXX	XXX	XXX	2,897	3,119	3,128	3,130	3,132	3,133	3,134
6. 2020.....	XXX	XXX	XXX	XXX	2,585	2,852	2,868	2,874	2,878	2,878
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,155	3,433	3,458	3,467	3,468
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,232	3,522	3,538	3,538
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,129	3,445	3,476
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,115	3,379
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,913

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	11,743	8,652	8,163	7,550	8,295	9,196	8,062	7,566	7,747	7,558
2. 2016.....	5,123	8,108	8,678	8,964	9,103	9,192	9,250	9,280	9,316	9,328
3. 2017.....	XXX	5,680	8,761	9,411	9,685	9,862	9,953	10,029	10,053	10,074
4. 2018.....	XXX	XXX	5,281	8,785	9,539	9,845	10,066	10,190	10,239	10,272
5. 2019.....	XXX	XXX	XXX	5,305	8,232	8,932	9,213	9,404	9,516	9,575
6. 2020.....	XXX	XXX	XXX	XXX	5,691	8,982	9,752	10,093	10,276	10,359
7. 2021.....	XXX	XXX	XXX	XXX	XXX	4,841	8,060	8,836	9,125	9,320
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,863	10,666	11,743	12,159
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,592	10,235	11,237
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,332	10,250
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,777

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2,572	1,601	1,120	865	730	363	274	151	111	72
2. 2016.....	3,763	1,112	597	359	216	136	84	63	30	25
3. 2017.....	XXX	3,840	1,256	645	378	213	139	66	39	18
4. 2018.....	XXX	XXX	4,392	1,401	736	489	281	163	81	49
5. 2019.....	XXX	XXX	XXX	3,892	1,393	715	583	260	146	90
6. 2020.....	XXX	XXX	XXX	XXX	4,346	1,369	659	384	182	109
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,986	1,311	650	411	228
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,293	1,716	779	447
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,593	1,654	779
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,721	1,525
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,482

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	13,759	11,557	11,622	11,064	12,144	12,807	11,153	10,546	10,792	10,571
2. 2016.....	10,959	12,426	12,735	12,853	12,895	12,929	12,950	12,965	12,973	12,984
3. 2017.....	XXX	11,482	13,007	13,331	13,444	13,493	13,525	13,542	13,549	13,554
4. 2018.....	XXX	XXX	11,884	13,527	13,910	14,050	14,109	14,143	14,162	14,175
5. 2019.....	XXX	XXX	XXX	11,335	12,838	13,134	13,386	13,422	13,454	13,475
6. 2020.....	XXX	XXX	XXX	XXX	13,565	15,186	15,487	15,649	15,694	15,732
7. 2021.....	XXX	XXX	XXX	XXX	XXX	11,028	12,714	13,087	13,238	13,316
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	13,525	15,958	16,419	16,603
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,447	15,357	15,821
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,530	15,428
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,449

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 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,025	907	853	897	882	865	983	934	1,111	1,390
2. 2016.....	287	453	523	565	604	632	675	703	731	801
3. 2017.....	XXX	284	467	551	596	641	686	718	735	760
4. 2018.....	XXX	XXX	269	416	478	529	585	603	628	649
5. 2019.....	XXX	XXX	XXX	280	441	486	527	557	584	597
6. 2020.....	XXX	XXX	XXX	XXX	242	373	432	472	511	524
7. 2021.....	XXX	XXX	XXX	XXX	XXX	256	414	479	546	582
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	280	429	505	550
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282	434	505
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267	445
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	571	482	438	326	328	313	207	172	131	44
2. 2016.....	335	216	161	138	94	109	82	102	85	14
3. 2017.....	XXX	284	185	144	138	91	73	45	36	18
4. 2018.....	XXX	XXX	288	181	164	129	65	59	48	48
5. 2019.....	XXX	XXX	XXX	282	158	135	98	64	42	29
6. 2020.....	XXX	XXX	XXX	XXX	221	156	114	84	44	31
7. 2021.....	XXX	XXX	XXX	XXX	XXX	248	173	137	82	46
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	271	195	147	113
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	185	148
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	320	228
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	305

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,372	1,326	1,304	1,321	1,403	1,396	1,485	1,531	1,744	2,025
2. 2016.....	759	964	1,024	1,076	1,091	1,139	1,160	1,225	1,239	1,240
3. 2017.....	XXX	687	882	973	1,041	1,058	1,098	1,113	1,124	1,132
4. 2018.....	XXX	XXX	720	896	995	1,043	1,054	1,081	1,101	1,122
5. 2019.....	XXX	XXX	XXX	694	846	908	943	960	976	982
6. 2020.....	XXX	XXX	XXX	XXX	575	740	801	832	854	864
7. 2021.....	XXX	XXX	XXX	XXX	XXX	640	845	926	971	993
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	695	897	992	1,036
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	694	894	979
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	761	992
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	715

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	83,798	13	(26)								
2. 2016.....	104,333	198,202	198,224	198,210	198,210	198,210	198,210	198,210	198,210	198,210	
3. 2017.....	XXX	122,745	234,777	234,674	234,666	234,666	234,666	234,666	234,666	234,666	
4. 2018.....	XXX	XXX	145,400	275,475	275,406	275,401	275,400	275,400	275,400	275,400	
5. 2019.....	XXX	XXX	XXX	165,249	311,723	311,424	311,403	311,403	311,403	311,403	
6. 2020.....	XXX	XXX	XXX	XXX	187,563	355,026	354,672	354,653	354,651	354,651	
7. 2021.....	XXX	XXX	XXX	XXX	XXX	195,076	332,732	332,391	332,373	332,372	(1)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	132,253	236,579	236,464	236,450	(14)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,435	213,193	213,029	(164)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,440	243,410	114,970
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139,008	139,008
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253,800
13. Earned Premiums (Sch P-Pt. 1)	188,131	216,627	257,428	295,207	333,960	362,235	269,533	216,401	229,062	253,800	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	2,935	4	(1)								
2. 2016.....	3,648	7,403	7,407	7,406	7,406	7,406	7,406	7,406	7,406	7,406	
3. 2017.....	XXX	4,906	10,522	10,520	10,520	10,520	10,520	10,520	10,520	10,520	
4. 2018.....	XXX	XXX	7,285	13,846	13,843	13,843	13,843	13,843	13,843	13,843	
5. 2019.....	XXX	XXX	XXX	8,331	15,024	15,019	15,019	15,019	15,019	15,019	
6. 2020.....	XXX	XXX	XXX	XXX	8,570	11,409	11,403	11,403	11,402	11,402	
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,306	5,705	5,697	5,696	5,696	
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,305	4,903	4,899	4,898	(1)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,799	6,368	6,361	(7)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,549	9,217	4,668
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,644	5,644
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,304
13. Earned Premiums (Sch P-Pt. 1)	6,583	8,665	12,904	14,889	15,260	6,140	4,698	5,388	8,113	10,304	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	70,210	358	(62)	(59)							
2. 2016.....	72,838	135,651	135,961	135,855	135,854	135,854	135,854	135,854	135,854	135,854	
3. 2017.....	XXX	68,149	124,102	124,260	124,240	124,241	124,241	124,241	124,241	124,241	
4. 2018.....	XXX	XXX	60,146	109,427	109,730	109,717	109,717	109,717	109,717	109,717	
5. 2019.....	XXX	XXX	XXX	52,743	95,986	96,090	96,082	96,082	96,082	96,082	
6. 2020.....	XXX	XXX	XXX	XXX	50,338	94,258	94,751	94,726	94,724	94,724	
7. 2021.....	XXX	XXX	XXX	XXX	XXX	52,429	99,502	100,418	100,389	100,387	(2)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	53,601	101,024	101,979	101,973	(6)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,048	101,568	102,404	835
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,267	98,486	45,219
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,612	50,612
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96,658
13. Earned Premiums (Sch P-Pt. 1)	143,048	131,320	116,347	102,017	93,863	96,441	101,159	102,362	101,712	96,658	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	3,370	61	(3)	(4)							
2. 2016.....	3,407	6,729	6,792	6,786	6,786	6,786	6,786	6,786	6,786	6,786	
3. 2017.....	XXX	3,557	7,137	7,177	7,177	7,177	7,177	7,177	7,177	7,177	
4. 2018.....	XXX	XXX	3,799	6,920	6,962	6,962	6,962	6,962	6,962	6,962	
5. 2019.....	XXX	XXX	XXX	3,305	5,873	5,886	5,886	5,886	5,886	5,886	
6. 2020.....	XXX	XXX	XXX	XXX	2,958	4,389	4,416	4,415	4,415	4,415	
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,694	3,283	3,343	3,341	3,341	
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,795	3,775	3,826	3,825	
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,228	4,750	4,800	50
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,827	5,527	2,701
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,023	3,023
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,773
13. Earned Premiums (Sch P-Pt. 1)	6,777	6,940	7,439	6,457	5,567	3,138	3,411	4,267	5,398	5,773	XXX

**ANNUAL STATEMENT FOR THE YEAR 2025 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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	199,592	760	(41)	(5)	(2)						
2. 2016.....	215,076	412,971	413,418	413,353	413,348	413,344	413,343	413,343	413,343	413,343	
3. 2017.....	XXX	221,849	425,885	426,571	426,545	426,533	426,528	426,528	426,528	426,528	
4. 2018.....	XXX	XXX	234,488	448,893	449,872	449,783	449,772	449,772	449,770	449,770	
5. 2019.....	XXX	XXX	XXX	246,134	471,850	472,457	472,384	472,379	472,372	472,368	(3)
6. 2020.....	XXX	XXX	XXX	XXX	268,453	522,508	524,808	524,731	524,721	524,716	(5)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	303,734	598,096	599,703	599,641	599,595	(46)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	347,833	688,220	690,186	690,104	(82)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417,701	838,254	840,006	1,752
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507,659	989,996	482,337
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	557,571	557,571
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,041,523
13. Earned Premiums (Sch P-Pt. 1)	414,668	420,504	438,930	461,155	495,117	558,289	644,405	759,612	930,098	1,041,523	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	24,341	214	(5)	(1)							
2. 2016.....	26,018	53,039	53,205	53,197	53,196	53,196	53,196	53,196	53,196	53,196	
3. 2017.....	XXX	30,159	58,570	58,740	58,738	58,737	58,737	58,737	58,737	58,737	
4. 2018.....	XXX	XXX	32,519	60,036	60,223	60,217	60,216	60,216	60,216	60,216	
5. 2019.....	XXX	XXX	XXX	31,480	57,528	57,617	57,611	57,611	57,610	57,609	
6. 2020.....	XXX	XXX	XXX	XXX	30,879	49,611	49,873	49,868	49,867	49,866	(1)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	22,330	46,183	46,475	46,468	46,462	(6)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	28,077	57,818	58,032	58,020	(12)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,276	82,059	82,305	247
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,265	123,147	67,882
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,470	78,470
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,579
13. Earned Premiums (Sch P-Pt. 1)	50,359	57,394	61,091	59,158	57,111	41,144	52,185	66,303	101,253	146,579	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	37,142	342	(11)	(1)							
2. 2016.....	40,581	78,197	78,450	78,445	78,445	78,445	78,445	78,445	78,445	78,445	
3. 2017.....	XXX	44,411	85,988	86,404	86,396	86,396	86,396	86,396	86,396	86,396	
4. 2018.....	XXX	XXX	49,679	95,942	96,449	96,448	96,446	96,446	96,446	96,446	
5. 2019.....	XXX	XXX	XXX	53,989	103,698	104,077	104,075	104,075	104,075	104,075	
6. 2020.....	XXX	XXX	XXX	XXX	58,399	113,730	114,476	114,475	114,475	114,474	
7. 2021.....	XXX	XXX	XXX	XXX	XXX	64,219	125,712	126,232	126,231	126,229	(1)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	71,824	140,366	140,633	140,656	24
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,173	156,853	157,029	176
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,270	180,566	88,297
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,009	108,009
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196,504
13. Earned Premiums (Sch P-Pt. 1)	77,723	82,369	91,498	100,662	108,607	119,928	134,059	149,234	169,214	196,504	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	22,074	216	(7)								
2. 2016.....	24,118	47,783	47,954	47,950	47,950	47,950	47,950	47,950	47,950	47,950	
3. 2017.....	XXX	27,939	55,442	55,725	55,719	55,719	55,719	55,719	55,719	55,719	
4. 2018.....	XXX	XXX	32,858	64,283	64,641	64,640	64,639	64,639	64,639	64,639	
5. 2019.....	XXX	XXX	XXX	36,671	71,778	72,043	72,042	72,042	72,042	72,042	
6. 2020.....	XXX	XXX	XXX	XXX	41,243	79,934	80,448	80,447	80,447	80,447	
7. 2021.....	XXX	XXX	XXX	XXX	XXX	44,906	87,288	87,650	87,648	87,647	(1)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	49,502	97,121	97,311	97,328	17
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,700	109,995	110,124	128
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,333	129,753	64,420
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,801	78,801
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,366
13. Earned Premiums (Sch P-Pt. 1)	46,192	51,820	60,525	68,375	76,702	83,861	92,396	103,680	119,816	143,366	XXX

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

**NONE**

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

**NONE**

Schedule P - Part 6M - International - Section 1

**NONE**

Schedule P - Part 6M - International - Section 2

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 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	2016 .....		
1.603	2017 .....		
1.604	2018 .....		
1.605	2019 .....		
1.606	2020 .....		
1.607	2021 .....		
1.608	2022 .....		
1.609	2023 .....		
1.610	2024 .....		
1.611	2025 .....		
1.612	Totals		

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

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

5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars)
- |                    |       |
|--------------------|-------|
| 5.1 Fidelity ..... | 1,868 |
| 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, 2025, the Company ceded 100% of the following coverages to Auto-Owners: Umbrella, Pollution, Cyber Liability, Miscellaneous Professional Liability, Equipment Breakdown, Identity Recovery and Data Compromise, Employment Practices Liability, Mine Sub/Sinkhole, Involuntary Workers Compensation, Certified Terrorism, and Inland Flood. ....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

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

Allocated by States and Territories

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE Y**

**PART 1A - DETAILS 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 Ownership Provide Percentage	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 2025 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					480,747,069	186,569,058			667,316,127	(2,988,582,273)
61190	38-1814333	Auto-Owners Life Insurance Company										
26638	38-2448613	Home-Owners Insurance Company										2,010,835,034
32700	34-1172650	Owners Insurance Company					(480,747,069)	(186,569,058)			(667,316,127)	575,865,180
32905	35-1370824	Property-Owners Insurance Company										73,049,430
10190	59-3265407	Southern-Owners Insurance Company										253,871,019
42846	56-1382814	Atlantic Casualty Insurance Company										48,150,796
12508	20-3474416	Auto-Owners Specialty Insurance Company										
20680	03-0127400	Green Mountain Insurance Company, Inc.										98,580,319
13110	03-6010097	Vermont Accident Insurance Company, Inc.										5,231,082
16020	01-0165140	State Mutual Insurance Company										7,204,611
28479	02-0233364	Sunapee Mutual Fire Insurance Company										7,239,826
	26-1187549	Peoples Business Services of NH, Inc.										
20672	02-0131910	Concord General Mutual Insurance Company										(100,530,226)
13544	95-1332270	California Capital Insurance Company							*			(138,404,995)
12890	94-1497091	Eagle West Insurance Company							*			104,831,404
23540	77-0177724	Monterey Insurance Company							*			60,921,616
11165	77-0576840	Nevada Capital Insurance Company							*			(18,262,823)
	45-3835840	CIG Holding Company, Inc.										
		Auto-Owners Life Finance, LLC										
	47-1806878	Lake Country Finance, LLC										
9999999 Control Totals									XXX			

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

**SCHEDULE Y**

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

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

# ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

### REQUIRED FILINGS

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

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

### SUPPLEMENTAL FILINGS

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

<b>MARCH FILING</b>	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? ...	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?..	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? .....	NO
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? .....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES
<b>APRIL FILING</b>	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES

**Explanations:**

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

**Bar Codes:**

11. SIS Stockholder Information Supplement [Document Identifier 420]



12. Financial Guaranty Insurance Exhibit [Document Identifier 240]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Supplement A to Schedule T [Document Identifier 455]



15. Trusteed Surplus Statement [Document Identifier 490]



16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]



17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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



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



22. Bail Bond Supplement [Document Identifier 500]



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



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



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



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



30. Credit Insurance Experience Exhibit [Document Identifier 230]



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



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



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



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



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



**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

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



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

# DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2025  
(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:.....\$ ..... 3,090,272  
 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
\$ ..... 58,475	\$ ..... 511,475	\$ ..... 571,225	\$ ..... 571,225	..... %	..... 100.0 %



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY

# EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

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

(To Be Filed by March 1)

NAIC Group Code 0280

NAIC Company Code 32700

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations .....	17,725,754	18,551,322	3,740,652	6,410,352
2. Errors & omissions (E&O) .....	98,347	120,680		70,000
3. Directors & officers (D&O) .....	600,338	728,381	9,475	183,000
4. Environmental liability .....				
5. Excess workers' compensation .....				
6. Commercial excess & umbrella .....	48,754,508	54,930,526	24,982,993	40,300,000
7. Personal umbrella .....	78,372,969	96,186,622	38,732,810	65,961,897
8. Employment liability .....	175,796	168,553		10,000
9. Aggregate write-ins for facilities & premises (CGL) .....	31,138,189	33,340,005	7,175,246	25,097,157
10. Internet & cyber liability .....	82,600	119,468	25,000	
11. Aggregate write-ins for other .....	4,177,225	4,590,362	1,558,581	(863,810)
12. Total ASL 17 - other liability (sum of lines 1 through 11)	181,125,726	208,735,919	76,224,757	137,168,596
<b>DETAILS OF WRITE-INS</b>				
0901. Construction & Alteration Liability .....	13,953,214	14,304,254	2,467,965	4,355,682
0902. Contractual Liability .....	17,753	753		
0903. Elevator & Escalator Liability .....	60	(29)		
0998. Summary of remaining write-ins for Line 9 from overflow page .....	17,167,162	19,035,027	4,707,280	20,741,475
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	31,138,189	33,340,005	7,175,246	25,097,157
1101. Farm Liability .....				
1102. Boat Liability .....	542,574	574,057	84,257	500,000
1103. RV Liability .....	3,634,605	4,016,231	1,474,324	1,289,466
1198. Summary of remaining write-ins for Line 11 from overflow page .....	46	74		(2,653,276)
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	4,177,225	4,590,362	1,558,581	(863,810)

SUPPLEMENT FOR THE YEAR 2025 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 .....	668,085	820,120		2,250,000
0905. Premises & Operations Liability .....	16,490,791	18,204,063	4,707,280	18,491,475
0906. Daycare Centers .....	294	294		
0907. Municipal Liability .....	5,848	7,340		
0908. Veterinarian Liability .....	2,144	3,210		
0997. Summary of remaining write-ins for Line 9 from overflow page	17,167,162	19,035,027	4,707,280	20,741,475

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

	Direct Business Only			
	Prior Year	Current Year		
	1	2	3	4
	Written Premium	Written Premium	Losses Paid (deducting salvage)	Losses Unpaid (Case Base)
1104. Anticipated Salvage/Subrogation .....				(2,653,276)
1105. Involuntary Amounts .....	46	74		
1197. Summary of remaining write-ins for Line 11 from overflow page	46	74		(2,653,276)



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (To Be Filed by March 1)

**FOR THE STATE OF: Alabama**

NAIC Group Code 0280

NAIC Company Code 32700

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual annuity .....	NO
5. Individual life .....	NO
6. Lender-placed home and auto .....	NO
7. Long-term care .....	NO
8. Other health .....	NO
9. Private flood .....	NO
10. Private passenger auto .....	NO
11. Short-term limited duration health plans .....	NO
12. Travel .....	NO
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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 .....	NO
11. Short-term limited duration health plans .....	NO
12. Travel .....	NO
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE OWNERS INSURANCE COMPANY  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (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
13. Pet insurance plans	NO