



2015 CONDENSED STATEMENT

FINANCIAL—We are financially sound. A.M. Best’s Insurance Reports (The Dun & Bradstreet of the insurance industry) gives us a financial rating of A+ (Superior) X.

Statement of Condition as of December 31

ADMITTED ASSETS

Cash and Short Term Investments
Bonds—At Amortized Value
Stocks—At Market Value
Other Assets

Total Admitted Assets

LIABILITIES AND POLICYHOLDERS’ PROTECTION ACCOUNT

Reserve for Unearned Premiums
Reserve for Losses and Loss Adjustment Expenses
Net Deferred Tax Liabilities
All Other Liabilities
Total Liabilities
Policyholders’ Protection Account

Total Liabilities and Policyholders’ Protection Account

Statement of Income for Year Ending December 31

INCOME

Premiums Earned
Net Investment and Other Income

EXPENSES

Claims and Underwriting Expenses
Policyholders’ Dividends
Federal Income Taxes

Net Income (Loss)

	2015	2014
	\$185,742,505	\$177,576,831
	68,721,770	44,213,562
	547,365,154	594,753,176
	35,912,494	37,644,960
Total Admitted Assets	\$837,741,923	\$854,188,529
	\$62,066,383	\$63,261,559
	111,681,223	107,518,817
	96,397,597	110,593,838
	24,100,037	23,164,882
Total Liabilities	\$294,245,240	\$304,539,096
Policyholders’ Protection Account	543,496,683	549,649,433
Total Liabilities and Policyholders’ Protection Account	\$837,741,923	\$854,188,529
	2015	2014
	\$113,311,514	\$107,742,680
	19,143,370	15,905,294
	105,450,469	103,853,973
	942,649	564,536
	3,975,071	2,053,575
Net Income (Loss)	\$22,086,695	\$17,175,890



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