December 31, 2024 - Annual Statement

Iowa Company Number: 0132

Shelby County Farmers Mutual Insurance Association

Brock Darling 1117 7th Street Harlan, Iowa 51537

DECEMBER 31, 2024

1. Ledger Assets, Decembe	r 31 of	previous year,	Total, column 1, pa	age 4				\$ 10,632,974
		INCO	ME - INCREAS	ES IN LE	DGER AS	SET	S	
	PREMIUMS							
	-	(1) Direct Premiums	(2) Reinsurance Premiums Assumed	Pe Rein	(3) r Risk surance ms Ceded	(4) Net Premiums (1 + 2 - 3 = 4)		
2. Fire	\$	1,966,649	\$	\$	409,617	\$	1,557,032	
3. Windstorm	÷	1,204,690	Ψ	Ŷ	251,055	Ŷ	953,635	
4. Other		.,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			,000		110,000	
5. Totals	\$	3,171,339	\$	\$	660,672	\$	2,510,667	
6. All reinsurance premiums			•		,		1,330,220	
7. Total net premiums and f	7. Total net premiums and fees (line 5, col. 4 - line 6 = line 8)							\$ 1,180,447
8. Interest received on bond	8. Interest received on bonds						211,458	
9. Increase in adjustment of	9. Increase in adjustment of bonds \$ 4,427, less							
\$		24,270	decrease in adjust	ment of bo	nds		(19,843)	
10. Dividends received							125,954	
11. Interest received on ban	k depos	its (schedule	C-2, column 7)				1,363	
12. Other Interest								
13. Profit on sale of investme	ent						303,254	
14. Rents received*							29,400	
15. Total income from invest	ments	items 8 throug	gh 14)					\$ 651,586
16. Borrowed money								
17. Premiums collected for other companies (less refunds)								
18. Increase in ledger liabilit	es							
19. "Overwrite Fees" receive						10,466		
20. Federal income tax refur	nd						22,000	
21. Miscellaneous income							500	
22.								
23. Total (items 16 through 22)							\$ 32,966	
x	24. Total income (items 7, 15, and 23)							\$ 1,864,999
5. Total assets and income (item 1 plus item 25)						\$ 12,497,973		

*Includes

\$ 5,400 For association's occupancy of its own buildings

2

DECEMBER 31, 2024

OPERATING EXPENSE 8. Loss Adjustnet Expenses 283,941 9. Commissions 271,179 10. Advertising 2,244 11. Boards, bureaus and associations 8,546 12. Inspection and loss prevention 1,667 13. Salaries of officers 110,082 14. Expenses of officers 41,322 15. Salaries of office employees 79,847 16. Employee welfare 41,322 17. Insurance 30,025 19. Directors' compensation 16,802 19. Directors' expenses 6,494 21. Figuipment 23,276 22. Printing, stationery and supplies 6,494 23. Protocol and lesphone 11,241 24. Legal and auditing 3,070 25. State insurance taxes March 1 3,070 24. Legal and auditing 3,070 25. All other taxes (excluding Federal income) 11,041 26. Haurance Division licenses and fees 17,091 28. All other taxes (excluding Federal income) 14,430 31. Interest on borrowed money 5,412 36. Relia estate taxes 3,7.690 Miscel	1. Amount brought forward from li	ine 29 page 2				\$ 12,497,973
Direct Reinsurance Per Risk Rainsurance 2. Fire 3 245 424 \$ \$ 245 424 3. Windsform 5 245 424 \$ \$ 245 424 4. Other (5ch G) 5 5,794,445 \$ 366,806 \$ 5,437,639 6. All reinsurance losses ceded other than Per Risk Losses 3,208,777 \$ 7. Net losses (line 6, col 4 - line 7 - line 8) \$ 1,516,76 \$ 0. Advertising 2,2244 \$ \$ 10. Advertising 2,234 \$ \$ 11. Boards, bureaus and associations 2,244 \$ \$ 12. Inspection and loss prevention 1,667 \$ \$ 13. Salaries of officers \$ \$ \$ \$ 13. Salaries of officers \$ \$ \$ \$ 14. Expenses of officers \$ \$ \$ \$ \$ 15. Salaries of officers \$ \$ \$ \$ \$ 15. Directors' compensation \$ \$ \$ \$ \$ 14. Expenend auther tems \$	DISBURSEM					
Direct Reinsurance Reinsurance Neinsurance Neinsurance 2. Fire. \$ 245,424 \$ 245,424 \$ 245,424 \$ 245,424 3. Windstorm 4. Other (Sch G) 5,549,021 336,800 5,192,215 5. Totals \$ 5,794,444 \$ 3356,800 \$ 5,437,633 6. All reinsurance losses ceded other than Per Risk Losses 3,020,877 7. Net losses (line 6, col 4 - line 7 = line 8) \$ 1,516,76 8. Loss Adjustment Expenses 283,941 9. Commissions 2,214 10. Adverting and associations 8,646 11. Boards, bureaus and closs prevention 1,667 12. Inspection and loss prevention 16,862 13. Salaries of officers 110,082 14. Expenses of officers 30,025 15. Directors' expenses 5,400 16. Employee welfare 5,400 17. Insurance 30,025 18. Directors' expenses 5,400 29. Prestage and telephone 11,025 21. Equipment 23,276 22. Printing, stationery and supplies 3,686 <tr< td=""><td></td><td>(1)</td><td>(2)</td><td>• •</td><td>(4)</td><td></td></tr<>		(1)	(2)	• •	(4)	
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5. Totals § 5.794.445 § 366.806 § 6.437.639 6. All reinsurance losses ceded other than Per Risk Losses 3.920.877 7. Net losses (line 6, col.4 - line 7 = line 8) S 1.516.76 OPERATING EXPENSE 283.941 S 9. Commissions 221.179 224.41 11. Boards, bureaus and associations 8.244 1.666 12. Inspection and loss prevention 1.667 3.646 13. Salaries of officers 10.082 1.680 15. Salaries of officers 9.847 1.6.802 15. Salaries of officers 30.025 30.025 16. Employee welfare 41.322 30.025 17. Insurance 30.025 30.025 18. Directors' compensation 16.802 30.669 23. Postage and telephone 41.825 3.669 24. Logal and auditing 3.070 36.669 36.669 25. State insurance taxes 11.241 August 15 11.241 25.52 16. Insurance Division licenses and fees 77.091 36.669 37.690 44.482 27. Paryotl taxes 14.30 36.669 37.690		· · · · · ·			· - /	-
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35. Borrowed money repaid 3,119 36. Depreciation on real estate 3,119 37. Loss on sale of investments 17,465 38. Federal income tax Prior year Current year 0 39. Premium collections transmitted to other companies	34. Total operating expense (items	e ,				\$ 1,093,697
36. Depreciation on real estate 3,119 37. Loss on sale of investments 17,465 38. Federal income tax Prior year 0 39. Premium collections transmitted to other companies	35 Borrowed money repaid	NUN-UPERA	ING EAPENSE			4
37. Loss on sale of investments 17,465 38. Federal income tax Prior year Current year 39. Premium collections transmitted to other companies 1 40. Commissions paid agents for other companies 183,617 41. Decrease in ledger liabilities 183,617 42 1 43. Total non-operating expense (items 36 through 43) \$ 204,20					3 119	1
38. Federal income tax Prior year Current year 39. Premium collections transmitted to other companies 40. 40. Commissions paid agents for other companies 183,617 41. Decrease in ledger liabilities 183,617 42 183,617 43. Total non-operating expense (items 36 through 43) \$ 204,20						1
39. Premium collections transmitted to other companies 40. Commissions paid agents for other companies 41. Decrease in ledger liabilities 42 43. Total non-operating expense (items 36 through 43) \$ 204,20			Current year		,]
41. Decrease in ledger liabilities 183,617 42	39. Premium collections transmitte	d to other companie	•]
42		ther companies				
43. Total non-operating expense (items 36 through 43) \$204,20	-				183,617	4
		1				A OA OA
14. Total disburgements (items 8, 35 and 44)		. ,				· · · · · · · · · · · · · · · · · · ·
		,	e with Line ?? (Column 1 Page 4		

ASSETS - DECEMBER 31, 2024

		(1) Ledger Assets	(2) Non-ledger	(3) Non-admitted Assets including excess of book over market or amortized values	(4) Current Year Net Admitted Assets (1+2-3=4)	(5) Prior Year Net Admitted Assets
1.	Bonds (schedule A-part 1)	\$ 6,187,347			6,187,347	\$ 6,382,327
2.	Stocks (schedule A-part 2).	2,449,622	650,686		3,100,308	\$ 4,100,680
3.	Bank Balances					
	3.1 Check (C-1)	550,444			550,444	\$ 529,289
	3.2 Interest Bearing (C-2)					
4.	Real estate (schedule F)	97,974			97,974	\$ 79,813
5.	Cash in office	50			50	\$ 50
6.	Unpaid Premiums					
	6.1 Due before November 1				xxxxxxx	
	6.2 Due after November 1	386,875		369,634	17,241	\$ 6,966
7.	Reinsurance receivable on paid					
	losses		57,540		57,540	
8.	Accrued interest	XXXXXXX	48,509		48,509	\$ 50,206
9.	Accrued rent due	XXXXXXX				
10.	Equipment and furniture	11,001		11,001	xxxxxxx	xxxxxxx
11.	Automobiles				xxxxxxx	xxxxxxx
12.	Cash surrender value of life ins.					
13.	Federal income tax recoverable		43,870	43,870		
14.	Overwrite Fee Receivable		1,014		1,014	\$ 1,054
15.	EDP Equipment & Software					\$ 5,350
16.						
17.	Totals	\$ 9,683,313	\$ 801,619	\$ 424,505	\$ 10,060,427	\$ 11,155,735

4

LIABILITIES - DECEMBER 31, 2024

Current Year Prior Year 1. Unpaid claims (incurred but not reported) \$ 532,230 3. Total unpaid losses 547,230 4. Less: reinsurance recoverable on unpaid losses 489,019 5. Net unpaid claims 58,211 \$ 226,691 6. Unpaid adjusting expenses 2,173 6,610 7. Ceded reinsurance balances payable 435,185 22,414 8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 2000,000 2000,000 10. Interest due on borrowed money 2000,000 2000,000 11. Amounts withheld for the account of others 2 2 12. Taxes payable: Real Estate 715 700 Federal Income 8,135 3,070 Other 1.886 12,317 13. Other unpaid expenses 1.886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 16. Unearned premium reserve 1,429,110 1,040,896 <t< th=""><th></th><th></th><th></th><th></th><th>1</th></t<>					1
2. Unpaid claims (incurred but not reported) 15,000 3. Total unpaid losses 547,230 4. Less: reinsurance recoverable on unpaid losses 489,019 5. Net unpaid claims \$ 58,211 \$ 226,691 6. Unpaid adjusting expenses 2,173 6,610 7. Ceded reinsurance balances payable 435,185 22,414 8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 200,000 10. Interest due on borrowed money 200,000 11. Amounts withheld for the account of others			1	Current Year	Prior Year
3. Total unpaid losses 547,230 4. Less: reinsurance recoverable on unpaid losses 489,019 5. Net unpaid claims \$ 58,211 \$ 226,691 6. Unpaid adjusting expenses 2,173 6,610 7. Ceded reinsurance balances payable 435,185 22,414 8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 200,000 10. Interest due on borrowed money 200,000 11. Amounts withheld for the account of others 715 700 12. Taxes payable: Real Estate 715 700 Premium 8,135 3,070 Other 1.886 12,317 13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable 1 18. Miscellaneous Liabilities \$ 2,033,849 \$ 1,584,448 20. Surplus \$ 8,026,578 \$ 9,571,287	1. Unpaid claims	(reported)	\$ 532,230		
4. Less: reinsurance recoverable on unpaid losses 489,019 5. Net unpaid claims \$ 58,211 \$ 226,691 6. Unpaid adjusting expenses 2,173 6,610 7. Ceded reinsurance balances payable 435,185 22,414 8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 200,000 10. Interest due on borrowed money 200,000 11. Amounts withheld for the account of others 715 700 12. Taxes payable: Real Estate 715 700 Premium 8,135 3,070 0 Other 1 1.886 12,317 13. Other unpaid expenses 1,886 12,317 13,689 15. Premiums collected for other companies - not remitted 11,753 13,689 15,1533 15. Premium reserve 1,429,110 1,040,896 1,040,896 17. Service Fees and Employee Benefits Payable 1 1,040,896 18. Miscellaneous Liabilities \$ 2,033,849 \$ 1,584,448 2,0537,427 19. Total liabilities \$ 2,033,849 \$ 1,584,448 20,5071,287	2. Unpaid claims	Unpaid claims (incurred but not reported) 15,000			
5. Net unpaid claims \$ 58,211 \$ 226,691 6. Unpaid adjusting expenses 2,173 6,610 7. Ceded reinsurance balances payable 435,185 22,414 8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 200,000 200,000 10. Interest due on borrowed money 200,000 11. Amounts withheld for the account of others 2 12. Taxes payable: Real Estate 715 700 Federal Income 2 2 Premium 8,135 3,070 Other 2 1 13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable 2 2 18. Miscellaneous Liabilities \$ 2,033,849 1,584,448 20. Surplus \$ 8,026,578 9,571,287	3. Total unpaid l	osses	547,230		
6. Unpaid adjusting expenses 2,173 6,610 7. Ceded reinsurance balances payable 435,185 22,414 8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 200,000 200,000 10. Interest due on borrowed money 200,000 11. Amounts withheld for the account of others 211 12. Taxes payable: Real Estate 715 700 Federal Income 200,000 12. Taxes payable: Real Estate 715 700 Other 200,000 13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable 20 203,849 1,584,448 20. Surplus \$ 8,026,578 9,571,287	4. Less: reinsura	nce recoverable on unpaid losses	489,019		
7. Ceded reinsurance balances payable 435,185 22,414 8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 200,000 200,000 10. Interest due on borrowed money	5. Net unpaid cla	ims		\$ 58,211	\$ 226,691
8. Unpaid salaries and commissions 4,623 6,528 9. Borrowed money 200,000 10. Interest due on borrowed money 200,000 11. Amounts withheld for the account of others 200,000 12. Taxes payable: Real Estate 715 700 Federal Income 200,000 200,000 Premium 8,135 3,070 Other 1.886 12,317 13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable 1 1 18. Miscellaneous Liabilities \$ 2,033,849 \$ 19. Total liabilities \$ 2,033,849 \$ 1,584,448 20. Surplus \$ 8,026,578 \$ 9,571,287	6. Unpaid adjusti	ng expenses		2,173	6,610
9. Borrowed money 200,000 10. Interest due on borrowed money 200,000 11. Amounts withheld for the account of others	7. Ceded reinsura	ance balances payable		435,185	22,414
10. Interest due on borrowed money 11. Amounts withheld for the account of others 12. Taxes payable: Real Estate 715 700 Federal Income Premium 0ther 13. Other unpaid expenses 14. Premiums collected for other companies - not remitted 15. Premiums received in advance *16. Unearned premium reserve 17. Service Fees and Employee Benefits Payable 18. Miscellaneous Liabilities 19. Total liabilities 20. Surplus	8. Unpaid salarie	s and commissions		4,623	6,528
11. Amounts withheld for the account of others 12. Taxes payable: Real Estate 12. Taxes payable: Real Estate Prederal Income Premium Other 13. Other unpaid expenses 14. Premiums collected for other companies - not remitted 15. Premiums received in advance *16. Unearned premium reserve 17. Service Fees and Employee Benefits Payable 18. Miscellaneous Liabilities 19. Total liabilities 20. Surplus	9. Borrowed mon	ey			200,000
12. Taxes payable: Real Estate 715 700 Federal Income 9 9 8,135 3,070 Other 8,135 3,070 0 13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable 1 1 18. Miscellaneous Liabilities \$ 2,033,849 \$ 19. Total liabilities \$ 2,033,849 \$ 1,584,448 20. Surplus \$ 8,026,578 \$ 9,571,287	10. Interest due o	n borrowed money			
Federal IncomePremium8,135Other8,13513. Other unpaid expenses1,88614. Premiums collected for other companies - not remitted11,75315. Premiums received in advance82,058*16. Unearned premium reserve1,429,11017. Service Fees and Employee Benefits Payable118. Miscellaneous Liabilities119. Total liabilities\$ 2,033,849 \$ 1,584,44820. Surplus\$ 8,026,578 \$ 9,571,287	11. Amounts with	neld for the account of others			
Premium 8,135 3,070 Other 1 8,135 3,070 13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable	12. Taxes payable	e: Real Estate		715	700
Other 13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable 1 1 18. Miscellaneous Liabilities 2,033,849 1,584,448 20. Surplus \$ 8,026,578 9,571,287		Federal Income			
13. Other unpaid expenses 1,886 12,317 14. Premiums collected for other companies - not remitted 11,753 13,689 15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable		Premium		8,135	3,070
14. Premiums collected for other companies - not remitted11,75313,68915. Premiums received in advance82,05851,533*16. Unearned premium reserve1,429,1101,040,89617. Service Fees and Employee Benefits Payable		Other			
15. Premiums received in advance 82,058 51,533 *16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable	13. Other unpaid	13. Other unpaid expenses			12,317
*16. Unearned premium reserve 1,429,110 1,040,896 17. Service Fees and Employee Benefits Payable	14. Premiums col	ected for other companies - not remitte	d	11,753	13,689
17. Service Fees and Employee Benefits PayableImage: Constraint of the second seco	15. Premiums rec	15. Premiums received in advance			51,533
18. Miscellaneous Liabilities 18. Miscellaneous Liabilities 19. Total liabilities \$ 2,033,849 20. Surplus \$ 8,026,578	*16. Unearned pre	6. Unearned premium reserve			1,040,896
19. Total liabilities \$ 2,033,849 \$ 1,584,448 20. Surplus \$ 8,026,578 \$ 9,571,287	17. Service Fees	17. Service Fees and Employee Benefits Payable			
20. Surplus \$ 8,026,578 \$ 9,571,287	18. Miscellaneous	Liabilities			
	19. Total liabilities	19. Total liabilities			\$ 1,584,448
21. Total liabilities and surplus \$ 10,060,427 \$ 11,155,735	20. Surplus			\$ 8,026,578	\$ 9,571,287
	21. Total liabilities	and surplus		\$ 10,060,427	\$ 11,155,735

(line 21 must agree with line 22, column 4, page 4)

*Method of calculation: actual, daily pro-rata

5

HISTORICAL INFORMATION

	2024	2023	2022	2021	2020
Gross Premium					
Fire	1,966,649	1,397,386	1,196,114	999,127	970,252
Windstorm	1,204,690	874,412	744,982	637,252	625,791
Other	-				
Total Direct Premiums	3,171,339	2,271,798	1,941,096	1,636,379	1,596,043
Net Premiums Written					
Fire	1,557,032	1,218,926	1,056,275	886,448	966,896
Windstorm	953,635	762,740	657,885	565,383	623,627
Other	-				
Total Direct Premiums	2,510,667	1,981,666	1,714,160	1,451,831	1,590,523
Total Net of Reinsurance	1,180,447	1,586,808	1,436,639	1,238,202	1,188,847
			I		
Gross Losses Paid	0.15.10.1	050.070		100,100	
Fire	245,424	358,279	902,496	482,100	600,291
Windstorm Other	5,549,021	1,107,919	910,210	191,375	52,121
Total	5,794,445	1,466,198	1,812,706	673,475	652,412
	3,734,443	1,400,190	1,012,700	075,475	052,412
Net Losses Paid	I		[I	
Fire	245,424	358,279	327,813	482,100	600,291
Windstorm	5,192,215	1,107,919	910,210	191,375	52,121
Other	-				
Total	5,437,639	1,466,198	1,238,023	673,475	652,412
Total Net of Reinsurance	1,516,762	1,466,198	1,238,023	673,475	652,412
Loss Percentage (Direct)					
Fire Losses/Fire Prem	12.5%	25.6%	75.5%	48.3%	61.9%
Windstorm Losses/Windstorm Prem	460.6%	126.7%	122.2%	30.0%	8.3%
Other Losses"/"Other Premiums	0.0%	0.0% 64.5%	0.0% 93.4%	0.0%	0.0%
Total Losses/Total Prem	102.7%	04.5%	93.4%	41.2%	40.9%
Loss Percentage (Net)					
Fire Losses/Fire Prem	15.8%	29.4%	31.0%	54.4%	62.1%
Windstorm Losses/Windstorm Prem	544.5%	145.3%	138.4%	33.8%	8.4%
Other Losses"/"Other Premiums	0.0%	0.0%	0.0%	0.0%	0.0%
Total Losses/Total Prem	216.6%	74.0%	72.2%	46.4%	41.0%
Net Losses/Net Premiums	128.5%	92.4%	86.2%	54.4%	54.9%
Balance Sheet Items					
Total Admitted Assets	10,060,427	11,155,735	11,182,585	12,280,760	11,245,329
Liabilities	2,033,849	1,584,448	1,314,771	1,178,515	947,641
Surplus	8,026,578	9,571,287	9,867,814	11,102,245	10,297,688
Bonds	6,187,347	6,382,327	6,463,374	6,425,437	6,065,960
Stocks Real Estate	3,100,308 97,974	4,100,680 79,813	3,952,564 62,108	4,929,047 63,974	4,438,600 65,904
Unpaid Premium (line 8.1)	97,974	126	32	371	371
Unpaid Premium (line 8.2)	17,241	6,966	10,138	5,213	6,576
Unearned Premium	1,429,110	1,040,896	854,190	718,837	700,888
	.,,	.,		,	,
Balance Sheet Percentages					
Bonds/Admitted Assets	62%	57%	58%	52%	54%
Stocks/Admitted Assets	31%	37%	35%	40%	39%
Real Estate/Admitted Assets	1%	1%	1%	1%	1%
Unpaid Prem (line 8.2)/Admitted Assets	0%	0%	0%	0%	0%
	ı				
Income/Disbursement Items	(00 (00)	0.000.000	0.050.055	4 000 400	4 5 4 5 6 1 5
Total Income	1,864,999	2,326,086	2,250,029	1,823,460	1,545,613
Total Disbursements	2,814,660	2,275,961 780,596	2,050,138 745,066	1,311,479 633,290	1,321,393
Operating Expense Commissions	1,093,697 271,179	780,596	745,066 161,523	137,602	612,542 135,484
Investment Income	651,586	727,575	592,060	549,967	333,369
Salaries (lines 14-17)	231,251	205,423	202,390	181,650	180,841
···- (···- · · · · /		200, 120	202,000		,
<u>Other</u>					
Gross Risk in Force	498,567,836	498,626,902	478,945,779	422,947,008	404,438,766
Number of Policies	903	1,018	1,098	1,132	1,149
	93%	49%	52%	51%	52%