

LUBA INSURANCE GROUP FINANCIAL HIGHLIGHTS

	<i>December 31, 2025</i>	<i>December 31, 2024</i>
<i>Cash and Investments</i>	\$246,462	\$243,447
<i>Total Admitted Assets</i>	\$297,914	\$289,842
<i>Reserves for Loss and Loss Adjustment Expenses</i>	\$81,328	\$80,329
<i>Policyholder Surplus</i>	\$153,861	\$152,818

	<i>For the Year Ended 2025</i>	<i>For the Year Ended 2024</i>
<i>Net Written Premium</i>	\$92,941	\$88,684
<i>Loss Ratio</i>	69.10%	58.40%
<i>Combined Ratio (after Dividends)</i>	110.7%	98.60%