

LUBA INSURANCE GROUP
FINANCIAL HIGHLIGHTS

FINANCIAL SNAPSHOT (\$ in '000s)	<u>December 31, 2022</u>	<u>December 31, 2021</u>
Cash & Investments	\$226,386	\$227,895
Total Admitted Assets	\$267,204	\$262,617
Reserves for Loss and Loss Adjustment Expenses	\$ 87,735	\$90,205
Policyholders' Surplus	\$125,074	\$121,353
	For the Year Ended 2022	For the Year Ended 2021
Written Premium	\$96,582	\$83,791
Net Loss Ratio	52.50%	61.60%
Combined Ratio	89.00%	99.10%