

LUBA INSURANCE GROUP
FINANCIAL HIGHLIGHTS

	December 31, 2023	December 31, 2022
	<i>(In Thousands)</i>	
Cash and Investments	\$236,066	\$226,386
Total Admitted Assets	\$281,339	\$267,204
Reserves for Loss and Loss Adjustment Expenses	\$80,259	\$87,735
Policyholder Surplus	\$143,496	\$125,074
	For the Year Ended 2023	For the Year Ended 2022
	<i>(In Thousands)</i>	
Net Written Premium	\$94,274	\$84,589
Loss Ratio	48.10%	52.5%
Combined Ratio (After Dividends)	83.56%	89.00%