

At Prepared Insurance Company, we're always mindful of our financial stability, so we can be prepared to meet the needs of our policyholders.

With our Financial Stability Rating® of A, *Exceptional*, from Demotech, Inc. and highly-rated, long-term reinsurance partners, our policyholders are protected for whatever loss may come their way. Our portfolio is optimized to provide the best balance of diversified risk. Prepared Insurance Company obtains reinsurance from multiple insurance carriers based all over the world to protect our policyholders in the event of severe storms or multiple smaller events in a single year. This offers security to our agents and policyholders when they need us the most.

Financial Data

In the thousands		2014	2015	2016	2017	2018
Assets	Total Assets	\$53,363	\$63,403	\$57,882	\$68,914	\$70,432
	Unearned Premium	\$17,691	\$22,355	\$9,843	\$12,576	\$12,525
Liabilities	Loss & LAE Reserves	\$9,294	\$13,514	\$15,302	\$18,281	\$17,133
	Other Liabilities	\$7,833	\$7,514	\$12,631	\$18,040	\$19,686
	Total Liabilities	\$34,818	\$43,383	\$37,776	\$48,897	\$49,344
	Policyholder Surplus	\$18,545	\$20,019	\$20,105	\$20,016	\$21,088

Company Ratings

Prepared Insurance Company has received a Financial Stability Rating® of A, *Exceptional*, from Demotech, Inc. (reaffirmed as of February 18, 2019) and an A+ Accreditation with the Better Business Bureau.



BBB Rating: A+

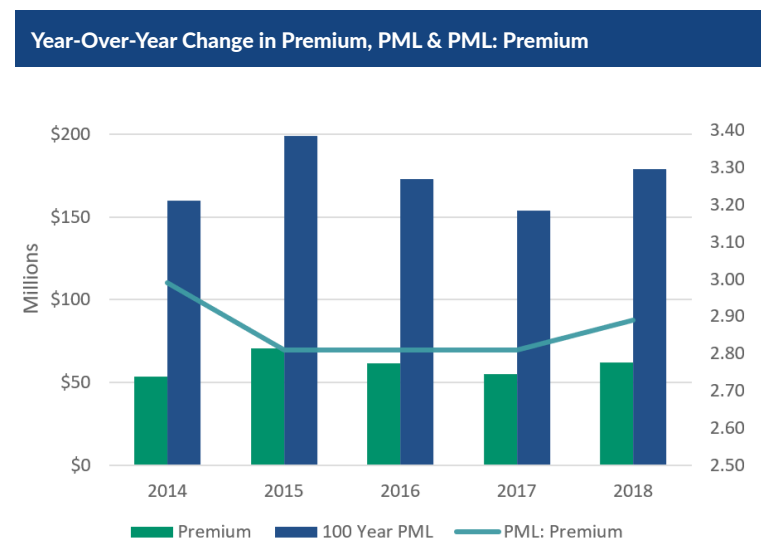
Reinsurance Highlights

2018-19 Reinsurance Partners	A.M. Best Rating
Amlin	A+
Apollo	A
Chaucer	A
Chubb	A++
Everest Reinsurance Co.	A+
Faraday	A
General Reinsurance	A++
Markel Bermuda Ltd.	A
Nephila	A
Partner Reinsurance Company Ltd.	A+
Renaissance Re	A+
Transatlantic Re	A

Claims Experience

Event	Incurred Claims as of 12/31/2018	Paid Claims as of 12/31/2018
2016 Hurricane Mathew	500	\$2,800,000
2017 Hurricane Irma	3,800	\$65,382,000

Financial Highlights



Legal Disclaimer: The information and statements contained herein are intended to be general information about the company and its financial performance.