

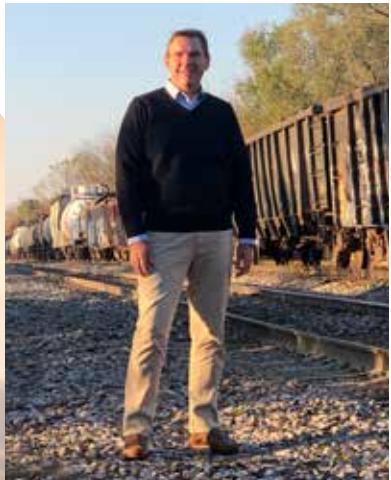


2020

ANNUAL REPORT

Locomotive Engineers & Conductors Mutual Protective Association

»»» LECMPA
Protecting transportation workers **since 1910.**



Rod Bloedow
President

New Leader; Mission Continues

It is a pleasure to introduce myself as your eighth president of this venerable Association. For entrusting the role to me, I wish to thank Susan Tukel, my predecessor, and fellow Board of Trustees colleagues, with whom I have served for a decade. By every measure, the Association stands apart as the premier provider of income loss protection to union transportation workers.

A little about me — a railroader who grew up in railroad households, where Soo Line callers would ring my engineer dad and conductor grandfather at all hours. During college, I landed summer employment with the railroad. Then, in May of 1998, I hired onto “the Chessie” and spent the next 23 years working the road in engine service and serving as a union officer. Like my father and grandfather, I made the wise decision to purchase job insurance.

The vision and tenacity of our early labor leaders always has been a source of personal pride. After all, they created the great American middle class. The work performed by railroaders is often physically and emotionally taxing, dangerous and unforgiving. We know a paycheck earned today isn’t guaranteed tomorrow because mistakes and accidents happen. There are lots of moving parts, and things go amiss. Just when we think we have it all figured out, a charge letter can show up and put everything we’ve worked for at risk. For all these reasons and more, LECMPA’s founders banded together in Detroit, Michigan, and created the only member-owned insurance cooperative to guard against income loss due to suspension or discharge.

For more than 111 years, the Association has faithfully stood by generations of union transportation workers. Long before unemployment, sickness and disability, or retirement benefits existed, railroaders looked to us for their financial security. Many sensible and affordable policy options were available back then. This remains so. Only LECMPA tailors its coverages to the unique attributes of your crafts or trades as well as personal considerations.

Since becoming your president on January 1, members participated in a wide-ranging survey. You told us protection from income loss is as important today as it was a century ago. Our coverages meet your needs and represent a good value. Critically, you trust us to have your back should the need arise. Convincing our younger brothers and sisters they should insure themselves and their families, just as industry veterans convinced us, remains a collective challenge.

Your Association continues to innovate while staying true to its original mission. We have watched competitors come and go. Today, LECMPA remains the longest standing, most reliable and trusted provider of income loss protections.

Last February, we streamlined underwriting rules (eligibility requirements). In June, we rolled out a program for brothers and sisters who carry protection with other providers, giving qualified applicants the opportunity to join us without losing accumulated discipline days. Then in July, we increased daily coverage limits and lowered rates on our No. 365, the only coverage on the market that grants immediate access to a full year’s worth of income loss protection. Based on our robust financials, your Board of Trustees authorized a September 1 improvement to the loyalty reward. All members will realize an increase of their tax-free payouts upon retirement. The improvement results in a doubling of the earned payout as daily coverage increases to \$201/day or more.

As part of serving you, my chief responsibility is the long-term viability of the Association, ensuring your security far into the future. My predecessors took measures to modernize in decades past; we are doing it again. For instance, we are replacing our internal systems and processes, a significant investment. The Association also has invested in upgrades to the website, branding and marketing materials.



New Leader; Mission Continues (cont.)

Implementing efficiencies won't alter our time-honored commitment to friendly and caring member service. Too many firms today sacrifice their patrons' pain for financial gain, turning them into a mere commodity. This will not happen under my watch.

Your Home Office staff thanks and honors each of you for your essential service this past year and a half. When America and Canada stayed home, you answered the call. Grocery stores remained stocked and hospitals had access to life-saving equipment because railroad and UPS workers continued to deliver.

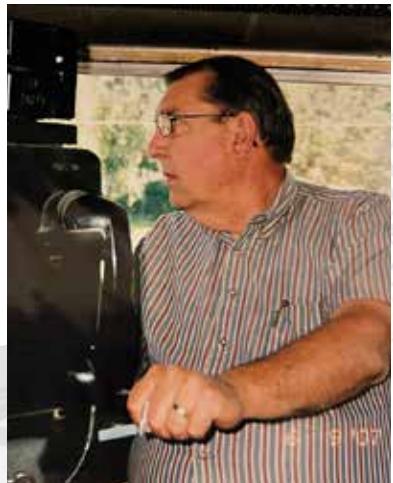
Many members of our LECMPA family have suffered through this pandemic. Friends and family have been taken from us, and our lives continue to be disrupted in myriad ways. But persevere we must – and we will.

Our unique Association remains strong because you choose to belong. Just like the original ten charter members, you recognize the power of cooperation. Because you belong, we can continue to pay out many millions in benefits each year to railroaders of every craft, UPS workers and more.

Please reach out to me or the Home Office staff with any questions or concerns. We welcome the opportunity to be of service to our loyal members.

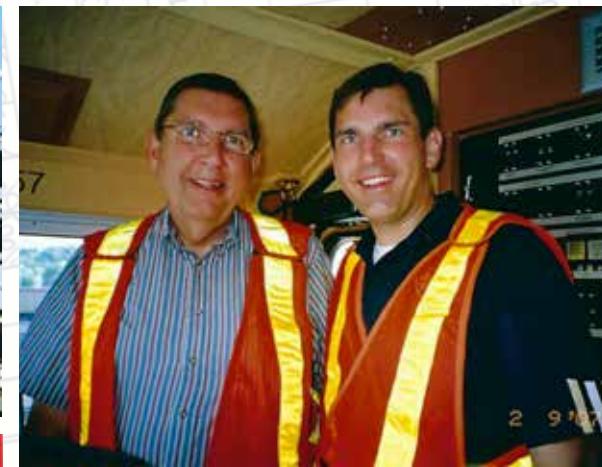
Rod Bloedow

President



Generations in Service to the Railroads – Men Who Inspire Me

No son or employer could ask for a better role model than my dad, **Harold “Harry” Bloedow**. Dad went to work for the Soo Line Railroad in North Fond du Lac, Wisconsin, following Vietnam-era service in the Army. He hired as a Locomotive Fireman in September of 1968, took promotion to Locomotive Engineer in 1971, and retired 39 years later in September of 2007. Like so many sons of railroaders, I didn't get to spend much time with him as a kid because the Soo kept him plenty busy. A tremendous provider, dad preferred to work “extra” in the early years of his career because that's where the money could be made. He sacrificed sleep and home life so our family could prosper. Coworkers nicknamed dad “Hungry” because there wasn't a shift or a run he would pass up. He knew I was fascinated with his work and the railroad at a young age, and to this day some of my fondest memories include time spent with him at the roundhouse, where he would pick up his check, or tagging along with him. I wasn't supposed to be on those trains, but he took the risk to fulfill boyhood dreams. My mom, like her own mother, got up with dad every time the phone rang, made sure his grip was packed, and sent him off to work with a kiss at the back door. Together, dad and mom gave us kids a great upbringing, including a college education. I owe it all to them.



Generations in Service to the Railroads – Men Who Inspire Me (cont.)

My grandfather, **Robert L. Merrill**, both ran a farm and worked as a railroad Conductor. For much of his railroad career, he also served in elective office with SMART TD's predecessor unions – the Order of Railway Conductors & Brakemen (ORC&B) and later the United Transportation Union (UTU). He hired as a Brakeman in 1943, with the Minneapolis, St. Paul & Sault Ste. Marie Railway at North Fond du Lac, Wisconsin, and made his last run in May of 1983. Following his deployment in the European theatre of World War II, he returned to service with the Soo, where he and my grandmother, Eileene, raised five children. An even-tempered, intelligent, and resourceful man, my earliest memories were of him with a large black grip in hand, heading out the door to crew trains to Chicago. I got to spend a lot of time at the farm as a kid, where he and my grandmother kept a happy home, bustling with activity. She was his union secretary, answering all the calls that came in, typing up documents he would dictate to her, and generally keeping him organized. When time permitted, my grandfather would tell me stories of his adventures on the railroad, mishaps that involved his coworkers, and about his dealings with management locally, or on his trips to Minneapolis, where the UTU's general committee interacted with Soo's labor relations managers. My grandfather inspired his son, my Uncle Larry, to hire into engine service, as well as my dad, and eventually me. His devotion to his coworkers and labor leadership was the inspiration for my own.





Innovative Programs that Benefit our Members

There are many reasons LECMPA is the best value in job insurance for union transportation workers — just ask one of our 25,000+ members. The Association has expanded upon a core set of discipline-related wage loss protections to provide members with additional financial security and benefits.

Providing members with industry-exclusive programs and conveniences such as payroll deduction, our loyalty appreciation program and 24/7 accidental death coverage underscore our commitment to providing members with peace of mind and protection for the long-term. We've also increased the rewards available through our referral program and are proud to be the only provider of job insurance for UPS and other union trucking and logistics workers.

Payroll Deduction

We offer convenient payroll deduction on most major railroads as well as other payment methods. This removes the stress and concern that members may find themselves in arrears at the worst possible time.

Loyalty Appreciation Program

Since the start of the Loyalty Appreciation Program in 2010, thousands of members have been awarded a generous loyalty reward. Our Loyalty Appreciation Program is just one more way we strive to serve our members and their families. We always put the well-being of our members first.

LECMPA Referral Program: Now \$100

It's simple: if members refer an individual and they apply for membership and are approved, we'll pay you a referral fee of \$100. This program is a way to reward those who encourage other union transportation workers to join or increase their job insurance coverage with LECMPA.

No. 365 Policy

The No. 365 Policy provides an opportunity to get the best coverage in the industry, gaining immediate access to the maximum discipline days available — 365. After five years, the policy automatically converts to a No. 12 Policy for rail non-operating craft and UPS/Trucking/Logistics members, or the No. 16 Policy for the rail operating crafts, depending on the member's job class — a significant savings.

Accidental Death Benefit*

LECMPA provides 24/7, on-or-off-the-job accidental death coverage for our members, available on all policies. For our members, this includes matching coverage for their beneficiary at no extra charge, plus a \$50,000 accidental death benefit, with coverage of \$102 per day or more.

Discounts for annual and semi-annual premium payments

When members pay the entire year's premium in advance, they'll receive a 15% discount. They can also pay twice a year and receive 5% off their premium. These options provide a significant savings and make it convenient for our members to stay current.

*Only the Member is covered in the states of California and Texas.



State Managers

Our state managers have more than 1,000 years of combined experience as railroad and transportation workers themselves, stationed at locations across the country. They and their families have firsthand experience of facing the hardships that follow disciplinary action from employers — and the value of having the peace of mind of knowing that their families and income are protected by job loss insurance. We invite you to learn more about some of our state managers, whose bios are highlighted below.

Robert “Bob” Brown Marketing Director, West Region

I went to work for Union Pacific at 18 years old. In 1986, I went back to school in 1986, earning a BA in economics. I worked in the railroad industry for 32 years, with UPRR from 1972- 1986, WCRC from 1986-1996 and BNSF from 1996-2005. My assignments have included: Maintenance of Way, Brakeman, Conductor, Engineer, Agent, Dispatcher, Sales manager, Vice President Marketing. Union roles have included serving as a Local Chairman. My wife Donna and I have four sons, Jeremy, Sean, Cody and Jerry. My interests include: scuba diving, traveling, motorcycles, fishing and golf. I have been with LECMPA for 23 years; my greatest reward is when a member calls to thank me because his claim is paid. We save homes and families — what better thing is there?

William “Wiley” Yates Marketing Director, East Region

I hired on as an Assistant Signalmen with CSX Transportation in May of 1990, before being awarded a Signalmen position on a maintenance team in Tampa, FL. I have worked as an Electronic Signal Specialist in the CSX Dispatch Center at Jacksonville, FL for the last 31 Years. I am also the Vice General Chairman for the SE General Committee of the Brotherhood of Railroad Signalmen. I have been married to my high school sweetheart for over 32 years and have three children. Outside of work, I enjoy spending time with and traveling with my family, fishing, and playing golf. I started as an LECMPA Florida State agent in March of 2009. I truly enjoy working for LECMPA, as it allows me to help fellow transportation workers protect their income against heavy-handed discipline handed down by big corporations.

Gil Clark Marketing Director, Trucking/Logistics/UPS

I was employed by UPS for 38 years, serving as a package car driver and feeder truck driver from St. Louis to Earth City, MO, and served as a union shop steward for 25 years. My wife and I have two children and two grandchildren; my interests include travel, property rehabilitation and spending time with family. I strongly believe in our product; I was a LECMPA policyholder myself and I am personally committed to make sure my Union brothers and sisters are aware of the peace of mind our coverage can provide. My mission is to continue to reach, teach and guide others of this valuable asset that solely protects your income should you be placed in the position of suspension or termination.

Cameron Reeves State Manager, West Region – California, Neveda, Oregon

I became railroader because honestly it was all I knew. I am a 4th generation railroader. I started as a manager with Union Pacific for 10 years and have since been a trainman for the past 16 years. I was a yardmaster in South Oakland, MTO in Stockton, CA and a Senior MTO in Roseville, CA. I've been in Stockton, CA since I returned to train service and am the Vice Local Chairman for Division 283 out of Oakland. My wife Christina and I have three daughters (Rylee, Haley, Hannah) and a son (Cade). My free time is mostly spent following my daughter from softball field to softball field trying to earn a college scholarship. I also enjoy going to concerts with my wife Christina. I've been with LECMPA 11 years. I do what I do because I enjoy the travel, but I mostly enjoy being able to call one of our members when their claim has been approved. That is the most rewarding part of this job to me.



State Managers

Ken Romero

State Manager, West Region – Louisiana, New Mexico

BNSF was hiring after my time in the Army ended. It was the best job in the area with the best benefits. I worked in the Illinois/Chicago Divisions then transferred to the Gulf/Red River Division. I have been assigned to several locations throughout my 24 years of service, including Galesburg IL, Chicago, Peoria, West Quincy, IL, Creston, IA, Lacrosse, WI, New Orleans and Lafayette, LA. My wife Jennifer and I have four kids- Olivia, Angelle (Casey-husband), Zachary and Beau and one Grandson- Casey Jr. Throughout my 20 years with LECMPA, I love going beyond to help people. Our job isn't just about selling them insurance. It's about making sure that they have peace of mind knowing that they will be taken care of if something was to happen.

Thomas Ragghianti

State Manager, West Region – Washington

I hired out with Union Pacific Railroad in June of 1995. I was referred to the railroad by a close friend and his father that worked for Union Pacific and it sounded like a great carrier so I applied. I have worked out of three terminals during my carrier: Seattle, Kent and Tacoma. I have been the conductor on a traveling switcher out of Kent, Washington since 2009. As of June, 2021 I had 26 years of service. I have been the Secretary Treasurer for my local union since 2004. I am married to my wife Jeana and have 3 kids, Ashlan, David and Brandon. We also have 2 golden retrievers Cruz and Sky. My family and I love traveling, camping, boating, fishing and crabbing. My unique hobby is lampworking. This is melting rods of glass in a torch to make beads and other pieces of Jewelry and artwork. I started selling job insurance as an agent in August of 2014 and became the Washington state manager in Dec 2018. I enjoy working hard for LECMPA and our members by offering a service to railroaders that protects their families and income when they are disciplined by the railroad. I also enjoy meeting and speaking to railroaders from all over our state and sharing our stories of the life of a railroader.

JD Howard

State Manager, West Region – Arkansas, Missouri, Texas

I was hired out in 1979 on the Cotton Belt in East TX, as a Fireman. When the SP took over the Cotton Belt I transferred to West TX in 1984 as an Engineer. I began my LECMPA career in 1996 in Dalhart, TX because a Local Rep was needed, and I saw it as a way to help my co-workers and it was also a challenge. I converted 80 out of 100 Railroaders over to LECMPA and helped Sponsor LECMPA's first Softball Team. In 1998 the UP bought the SP and I transferred to North Little Rock, AR as an Engineer. I became a State Manager for 19 yrs and Retired from the UP in 2015, however I still enjoy my State Manager role with LECMPA and find it fulfilling to remain the Guy that Railroaders call when they need help with getting a policy, reassurance at claim time, or simply need questions answered.

Cary Sherrow

State Manager, West Region – Montana

I became a railroader because of my family history of relatives working for UPRR. I worked for 41 Union Pacific La Grande Sub Division doing Main Line Pool Jobs-Locals-Yard Jobs. Main Line Pool Jobs-Locals-Yard Jobs Hinkle Oregon-La Grande Oregon-Huntington Oregon-La Grande to Nampa Idaho Pool Jobs-Hinkle Oregon to Spokane Pool Jobs-Engineer extra boards Hinkle & La Grande Oregon – Hinkle Yard Jobs-other outside point Locals Assignments and locations. I was the BLET Local Chairman-Vice Local Chairman-Vice Secretary. I am Widowed and have one son, my hobbies include Old Cars, DIY Projects, Traveling, Big Game Hunting. I was an LECMPA Member while working 1981 to 2016: 23 Years working as a State Manager and/or Agent. I do what I do for LECMPA because I have empathy for others, working as a Union Rep showed me many different aspects of discipline and the negative affect that it can have on a Railroader and their families.



State Managers

Diana Brady

State Manager, East Region – Ohio, Kentucky

Many members of my family have been working for the railroad as far back as the 1940s. I remember going to the Southern Railroad terminals when I was a kid to visit some of them and we still hold our family reunions in their historic building in Virginia. I got involved with LECMPA in the mid 1990s and realized as a Conrail railroader's wife how much discipline is assessed railroaders; how it can devastate their lives and families without that income or the loss of their job. I became an agent in 1998 and then went on to become the Ohio State Manager in 2009. I have since been the State Manager of Indiana and now am the Kentucky and Ohio State Manager. I understand the railroad and go out of my way to help all our members and my fellow employees anyway I can. I am extremely customer-service oriented and will continue to chase those trains to get all railroaders wage protection insurance. It's great to hear from the members how appreciative they are we paid their claims, gave them peace of mind or paid an accidental death claim or a loyalty bonus. Helping them in a variety of time of needs is a very rewarding feeling for me. I spend my time off with my family, at the beach and on a Harley when I get the chance.

John Holecz

State Manager, East Region – Illinois, Wisconsin

I became a railroader from tradition. Father and Grandfather were railroaders. I worked for the L&N and CSX for 36 years. I was on the Chicago Division and worked out of Danville between Chicago and Evansville. I am married to Carole, we have five children and four grandchildren. My interests are traveling and playing golf. I have been with LECMPA just about 30 years. I do what I do to bring peace of mind to railroaders, knowing that we are the best company to protect them and their families.

Shari Tomac

State Manager, East Region – Indiana, Michigan

I am a full time insurance agent licensed in 4 states around the Midwest. I have been self-employed for 28 years and have two offices in located in Bluffton, IN, and Fort Wayne, IN. Knowing that I am educating people about insurance fulfills a calling in my life. I am married to an Engineer for Norfolk Southern. We have two adult sons: Alan, who lives in Fort Wayne, who is also a representative of LECMPA, and Isaac, a banking professional who lives with this wife in Miami, FL.

I have been an LECMPA state manager for 10 years and I was an agent for at least 3 years before that. Work on the railroad gets more complicated everyday so I strive to help members pay their mortgages, car payments and keep dinner on the table for their families until they can get back to work. No one goes to work looking to get disciplined, it happens unexpectedly without any warning. I get calls every week from transportation employees who never thought they would need their job insurance. Those are the stories that motivate me to attend union meetings and visit yard offices so that I can share about LECMPA benefits.

Eddie Risher

State Manager, East Region – Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont

I originally became a railroad employee 23 years ago for a change of atmosphere. I have worked for Conrail, and I am presently conductor on Pr52 out of Port Reading yard in New Jersey as well as the President of UTU Local 1445. My wife Nicole and I have three kids: Kya, Aaliya and E.J. Some of my interests outside of work include going to my kids' lacrosse games and swim meets and watching Aaliya play drums, plus going fishing and attending football games. I became an LECMPA member in 2000. In 2005 I became an agent and in 2014 I became a State Manager. I enjoy doing what I do for LECMPA to travel and talk to my union Brothers and also to ensure no one misses income if they are out of service.



State Managers

Joe Hunt

State Manager, East Region – Tennessee

Prior to becoming a railroad employee, I farmed, worked construction as a heavy equipment operator and worked for REA Express part time. Construction work being feast or famine. I got a chance to go to work for Gulf Mobile & Ohio Railroad. I've been in the railroad industry for 38 years and with LECMPA for 24 years. I have worked as a delivery driver express handler with REA Express (Trenton, TN), brakeman and switchman with GM&O RR (Jackson, TN), Locomotive Engineer with J&O District ICG RR (Jackson TN and Memphis, TN) and as a Locomotive Engineer with CN/IC RR (Memphis, TN). I've been happily married to my wife Nancy for 40 years. We have six children, five grandchildren, eight great grandchildren. Photography is one of my main interests.

B. B. Harry

State Manager, East Region – Alabama, Georgia, Mississippi

I became a railroader because it was a family tradition, both my grandfather and Father were engineers. I have worked for the same railroad over five different owners: Gulf Mobile & Ohio, Illinois Central Gulf, Gulf Mississippi, SouthRail and KCS/SouthRail. I was a Clerk from 1965 -1967, a Trainman from 1968-1969 and an Engineer 1970-2007 – 42 years of service in total. I was S/T and Local Chairman of BLET Lodge #450 for 28 years. My wife Barbara and I have one daughter, 3 sons and 6 grandchildren. Outside of work, I am interested in the 5 F's: Faith, Family, Friends, Farm and Fishing. I have been an LECMPA Member since 1987 and a State Mgr. since 2004. I enjoy helping people and LECMPA does exactly that. I have been mighty Blessed to be a part of the company. You give a Blessing and you get a Blessing in return.

LECMFA History: A letter from Charter Member E. E. Johnson

We continue to celebrate the rich history of our organization, which has protected union transportation workers for more than 111 years. Below is an article from the January 1922 issue of The Pilot newsletter, written by E. E. Johnson, a charter member of LECMPA, in which he describes the importance of insuring your railroad career against unforeseen income loss.

Page Four

 **The Pilot**

BY BROTHER E. E. JOHNSON
A CHARTER MEMBER AND TRUSTEE OF THIS
ASSOCIATION

During my early life in Ohio where I was born in February, 1852 it seemed that I was scheduled to become a farmer but the fates willed otherwise. Privations brought on by the Civil War compelled me to work on farms at small wages up to the time I was 17 when I landed my first railroad job with a contractor who was building the Air Line division of the Michigan Central Railroad between Jackson and Niles. After that start in the railroad game I kept right on by watching a crossing of the M. C. and the G. R. and I. at Nottawa, St. Joseph County, Michigan. Later I assisted in building fence for the G. R. & I. railroad and then felt myself getting tied up to railway service to such an extent that I got a position as a brakeman on the Michigan Central between Jackson and Michigan City but lost out for quarreling with the conductor. This finished my railroad career until August, 1881 when I started "firing" on the Detroit, Lansing and Northern now part of the Pere Marquette system. I was one of the old wood burning firemen and became so strongly attached to the road that I have been in the employ of the Pere Marquette for over 40 years and am now holding a passenger run between Detroit and Grand Rapids.

However, I am not going to take up any more space telling about my years of railroading even though I am pleased to state that next February when I will be 70 years old, I still expect to be holding the throttle on my present run and for some time afterwards. I do not claim to have gained a world of wisdom in my lifetime although I do know that my de-

termination to carry protective insurance against every possible misfortune as the result of a decision which I reached early in life has spared me a great many difficulties. That is why I was so ready and willing to become one of the charter members of the L. E. & C. M. P. A. and to act as a trustee.

It is impossible for me to see why a young man entering railroading should not take out the protective insurance offered by the L. E. & C. M. P. A. and it is entirely beyond me that a railroad man who has seen service over a long period of time should be without such protection. However, I believe that more than ever before railroad men are beginning to appreciate the importance of insuring the job. In my lifetime I have naturally enough lived through periods of prosperity and of depression and I want to say that in my opinion there is never a time when the railroad business is too good for employment insurance. Right now I think that the idea of insuring the job is coming into its own in every line of business and from discussions that I have read during recent years it seems that in my lifetime the plan of insuring against unemployment will be taken up seriously and worked out to the advantage of all working men. But I believe also that unemployment insurance will be worked out in accordance with the plan adopted by this Association whereby a group of men in the same line of work are organized together for their mutual protection.

At the beginning of 1922 on the threshold of my seventieth year I cannot urge

(Continued on page 7)

Page Seven

 **The Pilot**

ROAD VETERAN
POINTS NEED FOR
PROTECTION

(Continued from page 4)

too strongly that railroad men protect themselves against suspension and discharge and I want it understood that I have drawn this conclusion from a life of service on the road and am not influenced by any consideration of profit or otherwise. I know from my personal knowledge that the L. E. & C. M. P. A. has accomplished a great deal of good in the ten years of its existence and I for one want to see it continue on a far bigger scale than ever before during the coming year. And as a last word let me add that if the insured brother will be as fair to the insurance company as he would that they be to him there will be little trouble in getting every cent that is due.

More than ever railroad men can see the advantages of our protection now. Help us to "harvest" them.

The dogmas of the quiet past are inadequate to the stormy present. The occasion is piled high with difficulty and we must rise with the occasion. As our case is new, so must we think anew and act anew.—Abraham Lincoln.

War has no place in civilization. No matter how you figure it is a monster crime that makes of our much boasted civilization an empty nothing. Help all you can to end it.

1922 is with us. Make the most of it.

Assessment "Trouble-Saver"
Make 1922
A Good
Year.. You
Can Help!

(Mail this in with your Assessment) (When out of Envelopes let us know)

L. E. & C. M. P. A.
E. I. Christensen, Secy.

Dear Sir and Brother:

Enclosed is \$_____ in payment of my Assessment for the month of _____. Kindly send me receipt for same.

Policy No. _____
(Make All Money Order Payable to E. I. Christensen, Secretary)

Name _____

DON'T FORGET YOUR NAME
AND POLICY NUMBER

Financial Report

TWO YEAR FINANCIAL SUMMARY

ASSETS	2020	2019
Cash & Short Term Investments	9,554,680	15,954,990
Bonds & Stocks	78,646,284	67,067,069
Other Assets	338,014	383,279
Total Assets	\$88,538,978	\$83,405,338
LIABILITIES		
Reserve for Claims	3,527,881	4,510,670
Premiums Received in Advance	1,929,042	2,072,048
Statutory Investment Reserves	5,553,687	4,938,777
Accrued General Expenses	2,106,317	1,508,449
Accounts Payable	250,000	—
Total Liabilities	\$13,366,927	\$13,029,944
SURPLUS		
	\$75,172,051	\$70,375,394
TOTAL LIABILITIES & SURPLUS	\$88,538,978	\$83,405,338

OVER \$100 MILLION IN CLAIMS PAID IN THE LAST 10 YEARS

2020	9,850,685	2015	10,563,874
2019	10,265,390	2014	11,378,466
2018	12,976,686	2013	9,458,123
2017	12,809,436	2012	9,337,208
2016	10,116,154	2011	9,362,314

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Theresa Shari
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