

BARNSTABLE COUNTY MUTUAL INSURANCE COMPANY
BARNSTABLE COUNTY INSURANCE COMPANY
COMBINED BALANCE SHEET
As of December 31, 2015 and 2014

	December-15	December-14
Assets:		
Bonds, amortized cost	\$ 55,486,378	\$ 54,127,618
Common stocks, market value	27,230,943	29,615,984
Real estate	2,852,697	2,950,562
Cash & short term investments	10,386,955	11,892,637
Property & Casualty Initiative	108,981	108,981
Receivable for securities	699,050	736,887
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Total Cash & Invested assets	96,765,004	99,432,669
Accounts receivable	3,517,405	3,496,780
Federal income tax recoverable	-	-
Interest & dividends receivable	581,984	574,411
Equities and deposits in Fair Plan	2,323,487	2,337,797
Premium taxes recoverable	6,592	6,299
Receivable from Affiliate	8,006	12,946
Due from reinsurers	147	169
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Total Assets	\$ 103,202,625	\$ 105,861,071
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Liabilities:		
Loss reserves	\$ 2,961,361	\$ 2,663,240
Loss adjustment expense reserves	1,114,615	1,011,439
Commissions payable	814,057	1,051,073
Other expenses payable	1,486,043	1,497,307
Federal income tax payable	185,938	138,737
Deferred income tax liability	425,180	2,305,569
Advanced premiums	226,628	234,414
Unearned premiums	15,113,035	14,855,863
Payable for securities	699,757	624,251
Due to reinsurers	216,302	119,273
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Total Liabilities	23,242,916	24,501,166
Surplus:		
Catastrophe reserve	9,703,439	10,721,754
Unassigned surplus	70,256,270	70,638,151
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Total Surplus	79,959,709	81,359,905
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Total Liabilities & Surplus	\$ 103,202,625	\$ 105,861,071
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