

BARNSTABLE COUNTY MUTUAL INSURANCE COMPANY
BARNSTABLE COUNTY INSURANCE COMPANY
COMBINED BALANCE SHEET
As of December 31, 2025 and 2024

	December-25	December-24
Assets:		
Bonds, amortized cost	\$ 107,289,899	\$ 77,268,455
Common stocks, market value	18,043,873	15,052,960
Real estate	2,140,367	2,230,710
Cash & short term investments	22,196,489	18,748,801
Other invested assets	23,829,535	24,597,100
Receivable for securities	5	13,284
 Total Cash & Invested assets	 173,500,168	 137,911,310
 Accounts receivable	 5,950,946	 5,370,926
Federal income tax recoverable	15,491	-
Interest & dividends receivable	926,572	768,095
Goodwill	3,764,133	4,570,733
Premium taxes recoverable	12,778	13,967
Receivable from Affiliate	112,873	206,609
Due from reinsurers	440,602	386,597
 Total Assets	 \$ 184,723,563	 \$ 149,228,237
 Liabilities:		
Loss reserves	\$ 2,604,142	\$ 2,709,594
Loss adjustment expense reserves	2,254,528	2,064,345
Commissions payable	1,202,253	1,124,636
Other expenses payable	3,881,918	3,387,478
Federal income tax payable	-	7,535
Deferred income tax liability	1,663,371	1,275,897
Advanced premiums	349,142	331,793
Unearned premiums	20,373,263	18,927,370
Payable for securities	250,000	-
Notes payable	3,526,427	4,316,532
Due to reinsurers	-	26,435
 Total Liabilities	 36,105,044	 34,171,615
 Surplus:		
Catastrophe reserve	19,643,028	17,678,703
Surplus note payable	25,000,000	-
Unassigned surplus	103,975,491	97,377,919
 Total Surplus	 148,618,519	 115,056,622
 Total Liabilities & Surplus	 \$ 184,723,563	 \$ 149,228,237