

FINANCIAL SUMMARY AS OF DECEMBER 31, 2024

Based on Generally Accepted Accounting Principles

Admitted Assets		2023	2024
Fixed Maturities	\$	264,382,276	\$ 245,283,575
Stocks		12,848,384	25,174,075
Real Estate, EDP and Equipment		5,792,722	7,542,297
Cash, CD's and Commercial Paper		12,932,103	6,304,326
Other Invested Assets		88,816,778	88,396,448
Reinsurance Recoverable		54,210,930	45,253,539
Deferred Policy Acquisition Costs		67,305,796	63,069,368
Other Assets		22,630,518	22,358,675
Total Assets	\$	528,919,507	\$ 503,382,303
Liabilities		2023	2024
Life Reserves	\$	92,942,085	\$ 81,521,110
Accident & Health Reserves		66,348,666	58,674,019
Unpaid Claims		15,166,301	16,968,453
Other Liabilities		42,648,220	38,491,323
Funds Held Under Reinsurance Treaties		38,296,478	28,127,843
Total Liabilities	\$	255,401,750	\$ 223,782,748
Policyowner Contingency Reserves		2023	2024
Policyowner Reserves	\$	291,715,081	\$ 299,090,114
Net Unrealized Investment Gain/(Loss)		(18,197,324)	(19,490,559)
Total Policyowner Contingency Reserves - Surplus	\$	273,517,757	\$ 279,599,555
Total Liabilities and Policyowner Contingency Reserves	\$	528,919,507	\$ 503,382,303

AM Best Rating

A solid history of successful business practice has provided CSO with an exceptionally strong financial base. In 2024, CSO and its subsidiaries, *Censtat Life Assurance Company* and *Censtat Casualty Company*, were assigned an AM Best Financial Strength credit rating of A- (Excellent)*.

CSO is a mutually owned insurance company based in Omaha, Nebraska employing a team of dedicated individuals focused on the needs of the company's client institutions, agents, customers and policyholders. CSO conducts business in every state (except New York), as well as Guam and the Northern Mariana Island. The company strives to be the provider of choice in the markets they serve with its motto, **"To Care is To Grow,"** the guiding philosophy behind how business is done.

* AM Best's Financial Strength rating is an independent opinion of an insurer's financial strength and ability to meet ongoing obligations to policyholders. For the latest Best's Credit Rating, access www.ambest.com.