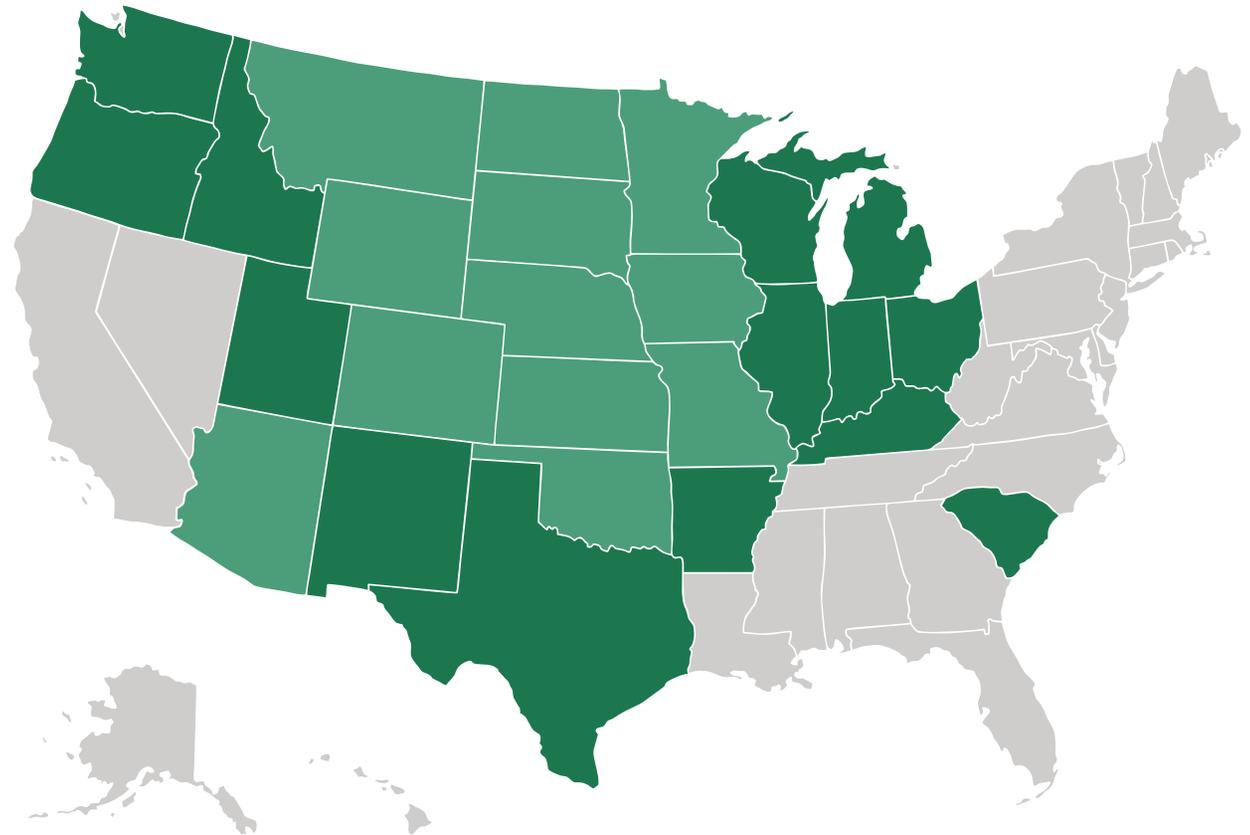




STATES LICENSED IN:

Universal Surety Company 

Universal Surety Company & Inland Insurance Company 



CONDENSED FINANCIAL STATEMENT

DECEMBER 31, 2025

	<i>Admitted Assets</i>	<i>Policyholders Surplus</i>
Universal Surety Co.	\$412,777,006	\$346,001,734
Inland Insurance Co.	\$523,900,518	\$446,656,445
	\$936,677,524	\$792,658,179

1010 Lincoln Mall #101
Lincoln, NE 68508



FINANCIAL STATEMENTS

December 31, 2025

ASSETS

	UNIVERSAL	INLAND	TOTAL
Cash	\$133,871	\$95,907	\$229,778
Short Term Investment	43,127,723	58,021,923	101,149,646
Bonds	75,181,485	73,110,364	148,291,849
Stocks	232,672,273	298,646,051	531,318,324
Agents' Balances - Net	688,218	34,866	723,084
Accrued Interest & Dividends	1,262,426	1,290,874	2,553,300
Reinsurance Recoverable & Receivable	815,022	94,839	909,861
Real Estate and Other	58,735,345	92,558,229	151,293,574
Receivables	160,643	47,465	208,108
	\$412,777,006	\$523,900,518	\$936,677,524

LIABILITIES AND CAPITAL

	UNIVERSAL	INLAND	TOTAL
Reserve for Losses	\$10,496,660	\$1,982,445	\$12,479,105
Unearned Premiums	3,422,006	817,292	4,239,298
Reserve for Taxes	381,211	5,260,552	5,641,763
Other Payables	4,061,110	1,826,887	5,887,997
Deferred Taxes	48,414,285	67,356,897	115,771,182
Total Liabilities	\$66,775,272	\$77,244,073	\$144,019,345
Capital	\$3,679,600	\$1,250,000	\$4,929,600
Surplus	342,322,134	445,406,445	787,728,579
Policyholders' Surplus	\$346,001,734	\$446,656,445	\$792,658,179
	\$412,777,006	\$523,900,518	\$936,677,524

OFFICERS & DIRECTORS

PHILIP C. ABEL
CIO and Director

SHANNON L. DOERING
Vice President

JESSICA MARSH
Vice President

CAROL J. CLARK
Secretary and Treasurer

CURT L. HARTTER
President and Director

JAMES P. ABEL
Director

WILLIAM W. LESTER
Director

ROBERT E. MILLER
Director

MICHAEL S. DUNLAP
Director

THOMAS A. TALLMAN
Director

CONTRACT BONDS

CURT L. HARTTER
JESSICA MARSH

MISC. BONDS

JESSICA MARSH
TARA MARTIN
TRACY MAYNARD

AGENCY LICENSING

DIANE COLBORN

ACCOUNTING DEPT.

CAROL J. CLARK
DIANNE LOEBL