

Helping People...It's What We Do

PRODUCTS WE OFFER

Homeowners

A Rockingham Homeowners policy allows you to customize your coverage to meet your individual needs.

Automobile

We offer personal automobile coverage and multi-policy discounts.

Farmowners

We insure a wide variety of family farm operations with coverage for your home, farm properties, and liability exposures.

Mobile Homeowners

We insure single and double wide homes on private lots and in parks.

Rental Property

We offer landlord's coverage for your rental property and you are eligible for a discount if your tenant has renter's insurance.

Businessowners

We bring good value to small businesses by offering a comprehensive package of property, liability, and business income coverages.

Personal Umbrella

We offer up to \$2 million in coverage to Rockingham policyholders.

Specialty Lines

We provide coverage for unusual and difficult insurance needs as well as auto and property insurance for US expatriates.



Corporate Office, Harrisonburg, Virginia

To Our Policyholders

Since 1869, our goal has been to help our customers protect their assets from the risks that would threaten their financial well-being. These risks can take many forms – hurricanes, fires, accidents and lawsuits, to name a few.

We promise to be there to meet your insurance needs now and in the future. Our strong financial results ensure the stability that you rely on. Income from investments and moderately profitable insurance operations made 2015 a profitable year for us.

An independent rating agency, A. M. Best, reaffirmed Rockingham Group's A rating, which classifies it as excellent.

The Board of Directors, management, staff, and agents appreciate your affording us the opportunity of serving your insurance needs.

Robert L. Lyon
President and Chief Executive Officer



A
Rating

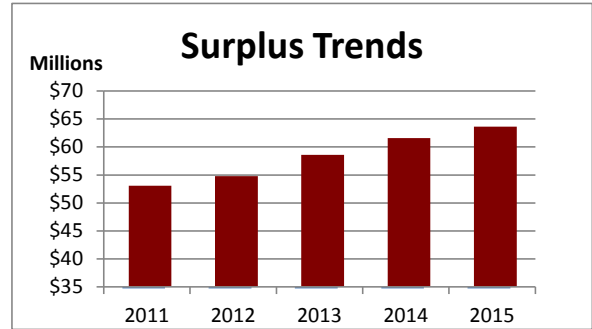
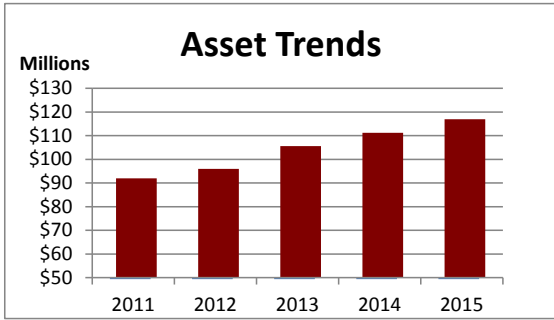
Rockingham Group holds an A (excellent) rating with A. M. Best Company, a highly regarded assessor of the financial and management stability of insurance companies.

ROCKINGHAM GROUP

Consolidated Balance Sheet (in 000's) | December 31, 2015 and 2014

ASSETS:	2015	2014
Bonds	\$ 69,142	\$ 67,011
Common stocks	29,023	23,413
Cash & short-term investments	8,023	5,742
Real estate	834	902
Assessments & premiums due	8,159	7,230
All Other	1,750	6,894
Total Assets	\$ 116,931	\$ 111,192

LIABILITIES & SURPLUS:	2015	2014
Net unpaid losses & unpaid loss adjustment expense	\$ 14,944	\$ 13,713
Premium unearned	25,500	23,264
All Other	12,850	12,619
Total liabilities	53,294	49,596
Surplus (Policyholder safety fund)	63,637	61,596
Total Liabilities & Surplus	\$ 116,931	\$ 111,192



Buffamante Whipple Buttafaro, P.C. conducts an annual independent audit of the companies' results.

*Rockingham Mutual Group, Inc. is the parent company of the Rockingham Group which includes Rockingham Group, Inc., Rockingham Insurance Company, Rockingham Casualty Company, and Rockingham Mutual Service Agency, Inc.

CUSTOMER SATISFACTION DATA

NET Promoter

Customer survey question: "Would you refer a friend, family member, or business associate to Rockingham for their insurance needs?"

Insurance Industry Best (USAA)	76
Rockingham Group	75
Insurance Industry Average	38

NPS is calculated by taking the percentage of customers giving a score of 9 or 10 (called promoters) and subtracting the percentage of customers giving a score of 6 or below (called demoters).

Percent Satisfied with Our Customer Service

Response Time	96%
Knowledge of Employee	95%
Overall Satisfaction	96%

BOARD OF DIRECTORS

Gene P. Berry	Indianapolis, IN
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Christopher S. Runion	Bridgewater, VA
Pamela L. Turner	Charlottesville, VA

*Appointed in 2016

ROCKINGHAM GROUP IS A PROUD MEMBER OF THE FOLLOWING INSURANCE RELATED ORGANIZATIONS:

