

2016 IN REVIEW

Served Over

60,000

Policies



Helping People...It's What We Do



Added Over

8,700

New Policies

65

Charitable
Organizations
Supported



Eligible to Write Business in all **50**
States and Doing Business
Internationally

Home | Auto | Farm | Mobile Home
Rental Property | Business
Personal Umbrella | Specialty Lines

To Our Policyholders

Since 1869, our goal has been to help customers protect their assets from perils that threaten their financial well-being. These risks 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. We constantly strive to balance adequate insurance pricing against affordability for our policyholders.

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.

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

Robert L. Lyon
President and Chief Executive Officer



Rockingham Group is “A” Excellent Rated

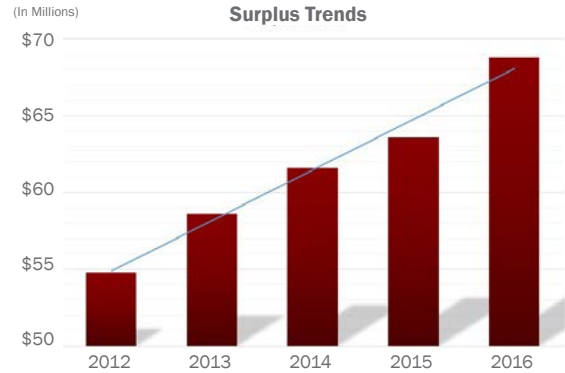
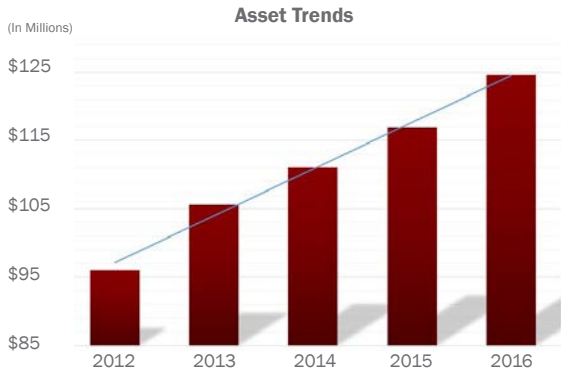


ROCKINGHAM GROUP

Consolidated Balance Sheet (in 000's) | December 31, 2016 and 2015

ASSETS:	2016	2015
Bonds	\$ 72,338	\$ 69,142
Common Stocks	30,692	29,024
Cash & Short Term Investments	9,533	8,023
Real Estate	759	834
Uncollected Premiums	9,544	8,159
Other Assets	2,142	1,750
Total Assets	\$ 125,008	\$ 116,932

LIABILITIES & SURPLUS:	2016	2015
Losses & Loss Adjustment Expenses	\$ 18,546	\$ 17,926
Unearned Premiums	27,344	25,501
Other Liabilities	10,266	9,868
Total Liabilities	56,156	53,295
Surplus	68,852	63,637
Total Liabilities & Surplus	\$ 125,008	\$ 116,932



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	45

NPS (Net Promoter Score) 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 Customer Service

Response Time	94%
Knowledge of Employee	98%
Overall Satisfaction	96%

BOARD OF DIRECTORS

Gene P. Berry	Indianapolis, IN
Michelle S. Cox	Cross Junction, VA
Douglas G. Driver	Broadway, VA
H. Roger Higgins, III	Charlottesville, VA
Anne B. Keeler	Staunton, VA
Robert L. Lyon	Rockingham, VA
Timothy G. O'Shea	Richmond, VA
Todd A. Putney	Roanoke, VA
Christopher S. Runion	Bridgewater, VA
Pamela L. Turner	Charlottesville, VA

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

