



AMERICAN FAMILY INSURANCE 2016 ANNUAL REPORT

WE HELP INSPIRE, PROTECT AND RESTORE YOUR DREAMS.

At American Family Insurance we believe dreams are the most important things you'll ever own. That's why we've made it our company's mission to inspire, protect and restore them. With this in mind, we bring you American Family's 2016 annual report, which gives an inside look at an exciting year, and shines a light on the inspiring stories of our favorite dreamers — our customers. Explore the report and see how we're passionately working to make a difference in our communities and to help bring dreams to life every day.

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TO BE THE MOST TRUSTED AND VALUED CUSTOMER-DRIVEN INSURANCE COMPANY.

AMERICAN FAMILY INSURANCE GROUP CONSOLIDATED HIGHLIGHTS

	2016	2015
Assets.....	\$22,661,640	\$21,463,583
Equity.....	7,759,957	7,362,497
Revenue.....	8,725,510*	8,068,067*
Life insurance in force.....	95,560,192	93,572,680
Net income (loss).....	\$325,579	\$693,920

AMERICAN FAMILY INSURANCE GROUP CONSOLIDATED BALANCE SHEET

ASSETS	2016	2015
Bonds.....	\$13,349,669	\$12,596,913
Stocks.....	2,423,872	2,138,049
Cash and cash equivalents.....	739,184	669,123
Other assets.....	6,148,915	6,059,498
Total assets.....	\$22,661,640	\$21,463,583

LIABILITIES	2016	2015
P/C loss & loss-ADJ reserves.....	\$4,085,485	\$3,772,873
Life reserves & deposit contracts.....	4,157,412	4,080,261
Unearned premium reserves.....	3,451,664	3,178,995
Other liabilities.....	3,207,122	3,068,957
Total liabilities.....	\$14,901,683	\$14,101,086

EQUITY	2016	2015
Accumulated other comprehensive income.....	\$446,415	\$374,534
Retained earnings.....	7,313,542	6,987,963
Total equity.....	\$7,759,957	\$7,362,497

	2016	2015
Total liabilities & equity.....	\$22,661,640	\$21,463,583

AMERICAN FAMILY INSURANCE GROUP CONSOLIDATED STATEMENT OF INCOME

REVENUES	2016	2015
P/C net premiums earned.....	\$7,601,888	\$7,020,172
Life premiums earned.....	427,510	306,752
Net investment income.....	520,588	562,410
Other revenues.....	175,524	178,733
Total revenues.....	\$8,725,510	\$8,068,067

LOSSES AND EXPENSES	2016	2015
P/C losses incurred.....	\$5,207,412	\$4,453,707
P/C expenses incurred.....	2,514,353	2,340,544
Life insurance benefits incurred.....	293,023	189,091
Other expenses.....	377,833	288,588
Total losses and expenses.....	8,392,621	7,271,930
Gain (loss) from operations.....	332,889	796,137
Realized capital gains (losses).....	103,295	217,995
Income (loss) before taxes.....	436,184	1,014,132
Tax expense (benefit).....	110,605	320,212
Net Income (loss).....	\$325,579	\$693,920

AMERICAN FAMILY INSURANCE GROUP CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	2016	2015
Beginning equity.....	\$7,362,497	\$6,965,108
Net income (loss).....	325,579	693,920
Unrealized gains (losses).....	91,330	(306,229)
Other.....	(19,449)	9,698
Ending equity.....	\$7,759,957	\$7,362,497