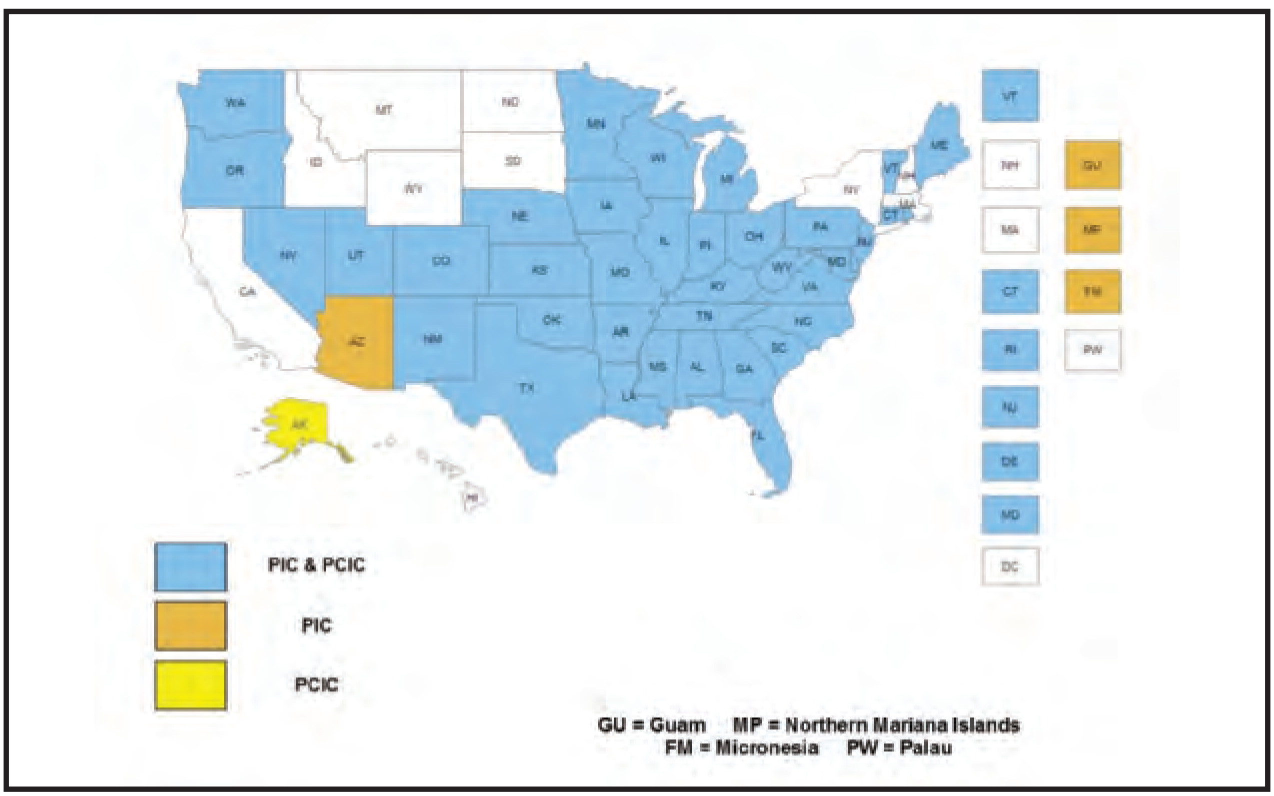
The Plateau Group

ANNUAL REPORT 2016

Company Profile

Founded in 1981 in Crossville, Tennessee, The Plateau Group, Inc. is an underwriter of payment protection products and a distributor of related financial products and services throughout the United States and South Pacific Islands. Plateau serves clients in the banking, consumer finance, automotive, credit union and retail industries. The company is considered one of the premier providers of products and services to financial institutions. Plateau also holds a national reputation as a provider of reinsurance and reinsurance accounting.

Authorized States



Financial Performance

Financial Performance Results for 2016 Include:

- Net after tax income of $2,041,100 compared to $2,228,381 for 2015; a decrease of 8.4%.
- Net income per share of $1.75 compared to $1.94 for 2015; a decrease of 9.8%.
- Shareholders' equity at year-end 2016 of $25,319,219 ($21.69 per share) compared to $23,297,155 at year-end 2015 ($20.20 per share); an increase of 8.7%.
- Return on equity of 8.4% for 2016 compared to 9.8% for 2015.
- Collected insurance premium of $110,301,323 compared to $99,985,395 for 2015; an increase of 10.3%.
- Cash and Invested Assets at year-end were $69,518,216 compared to $63,989,489 at 2015; an increase of 8.6%.
- Investment Income of $993,722 compared to $1,230,044 for 2015; a decrease of 19.2%.
- Commissions and Fee Income of $4,802,900 compared to $4,836,131 for 2015; a decrease of 0.1%.

NOTE: Total revenues, cash and invested assets and investment income used in this presentation may not coincide with the enclosed balance sheet and income statement because certain components are reclassified for GAAP presentation. The numbers discussed in the Letter to Shareholders and in the Analysis of Premium Section are used consistently for planning and comparison.

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Letter to Shareholders

Dick Williams
President

To our:
Shareholders, Customers, and Prospective Customers:

The Plateau Group, Inc. had a strong year in 2016. We made substantial progress in building and diversifying our Company to adapt and thrive in a rapidly changing financial insurance services industry, while enhancing the delivery of our services to meet changing client needs.

Plateau and the financial insurance services industry are going through a major transformation. The creation of the Consumer Financial Protection Bureau in 2010 initiated a paradigm shift in the way we serve clients' needs. We have experienced a dramatic increase in focus on compliance issues for our associates and the associates of our lending clients. A reduction in consumer lending by banks and a shift in products sold by automobile dealers, coupled with rising technology and regulatory costs, are driving continual consolidation and demanding disciplined execution and steady performance.

Change can be traumatic before leading to something better. The good news is that Plateau continues to do very well because we never lost sight of what is not changing; Plateau's culture and our relationship of trust with our clients. We constantly reinforce our commitment to our vision, our values, and to providing the best customer service in the industry. This long-term view helps keep us focused during times of volatility, when people and institutions tend to make hasty, ill-advised decisions to improve short-term performance.

Plateau has attracted ten individuals with many years of experience with competing companies to join our management team over the last ten years. Their integration with Plateau's legacy management team has been a fun and rewarding experience. We recognize our dependence on the active engagement of all of our one hundred twenty plus Plateau associates to share and support our goals in an evolving landscape that is possible only if all of us constantly improve our abilities and embrace new challenges by developing a "we can do it" mindset that promotes growth in our organization.

Our 2016 accomplishments demonstrate Plateau's continued ability to adapt and thrive amid this period of dramatic change, including:

Driving solid revenue growth through diversification of products, services, and geography. We cannot depend on the economy to provide the growth we need. Plateau continues to diversify our sources of revenue with growth in key areas relating to financial insurance. Entering 2016 we knew that Transamerica Insurance Company would exit the financial insurance market at mid-year. The product lines to be discontinued included credit insurance, debt protection, and group mortgage, all of which Plateau offers. We hired Dave Karr from Transamerica in January of 2016 to help us reach out to those accounts that were to be terminated. Dave has excellent relationships with the agent force and clients of Transamerica. We quickly identified up to $10 million of premium we believed could be brought onboard. Having obtained twenty-nine new state certificates of authority (CofAs) in the past five years became a tremendous value for the pursuit of this business. We had several new policy forms to be filed in these states. Our team did a great job in achieving the approval of these needed forms prior to the deadline given by Transamerica.

When in 2012 we acquired the credit and group mortgage business from Individual Insurance Company (IAC), we did not have monthly outstanding balance (MOB) or monthly pay software programs. We negotiated with IAC for it to continue administering the MOB credit insurance block of business until we developed an MOB program. This programming was completed in mid-2013. We had previously agreed to have IAC administer the monthly pay group mortgage block of business but to reinsure the business to Plateau. Transamerica had a large book of monthly pay group mortgage business at the time of its exit announcement. Transamerica notified its accounts that it would continue to administer the in-force book but would not accept new applications from the more than 250 creditors who had been offering the product. During the first half of 2016 we enhanced our MOB software program to accommodate the monthly pay insurance needs of this product so that we would be prepared to contract with the Transamerica accounts for new sales beginning July 1, 2016. Since that date we have contracted with more than two hundred banks to offer the group mortgage product. Along with the enhancement of the system to administer the group mortgage, we also negotiated with IAC for Plateau to take over administration of the existing business, which we did as of December 1, 2016. A component of this business is, in many instances, collecting directly from the insured via direct bill or ACH debit. For the first time, we are administering a product where we collect premium from the insured instead of from the creditor. Plateau's IT, operations, and underwriting departments have done an amazing job of adjusting to this product, with very few hiccups in its implementation.

Early in 2016 American Modern Insurance Company (AMOD) decided to exit the collateral protection insurance market. AMOD has been the underwriter for a significant portion of the force placed mortgage fire market, force placed automobile market and the vendors single interest (VSI) market. All three of these products cover the lenders' interest in the collateral, insuring loans when the borrower fails to provide primary insurance. AMOD's primary business model has been to provide the insurance product in the mortgage and force placed automobile market to third party administrators (TPAs) who provide the tracking of the primary insurance for creditors and force-placing insurance protecting the creditor when the borrower fails to provide the insurance. For VSI, AMOD has been the underwriter for many TPAs who offer the product for an upfront fee charged on every loan, providing the creditor with protection on any loan which did not have primary coverage on the collateral. The TPAs typically offer the product through agents who have business relationships with creditors. The TPAs collect the premium and adjudicate the claims.

Plateau does not provide a mortgage fire product for that market, but has for several years offered the force placed automobile product and the VSI product through a few TPAs. Two of our TPA business partners had placed a significant amount of business through AMOD as well as through Plateau. With AMOD's exit, we have increased our premium production on those lines as they replace AMOD paper with Plateau paper.

These strategically compelling and financially attractive opportunities were possible because Plateau had expanded its CofAs following the three (2011-2013) acquisitions of business and now has the financial strength and manpower to manage this type of growth.

Leveraging technology to build on the ease of doing business with Plateau and Plateau enhancing its efficiency. In addition to developing the group mortgage administrative system in 2016, our IT department (which now includes nine associates) rolled out several resources during 2016. Clients can now use Plateau's website to confirm existing coverages and to obtain a refund quote for cancellations. For clients offering vehicle

David Hardegree
Chief Financial Officer

service contracts and GAP waivers, they can now look up ratings and deliver the needed contracts directly from our website. Akin to this, we are close to being able to offer our products through the various dealer management operating systems, the integration of rating and issuing contracts, and ultimately remitting the executed contracts to Plateau. For our debt protection clients, we are developing an a-la-carte offering of debt protection products and believe this will be available by the second quarter of 2017. Internally, the IT department developed many efficiencies in several departments, including insurance operations, licensing, accounting and sales management. During 2016 we also contracted with a new investment management software vendor and implemented its software which provides enhanced management reports to help us manage our growing investment portfolio.

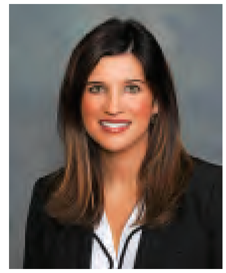
Increasing our focus on Sales Training with emphasis on compliance and quality of business produced. Plateau has acquired three blocks of business over the past five years. We have also experienced internal growth by attracting new clients. We are keenly interested in growing the production from accounts we have enjoyed doing business with for many years, and we want to be a valuable partner to our newly acquired producers. We identified the need for training when we developed our Strategic Plan in 2015. Melody Williams, a trainer with Transamerica for ten years, joined Plateau in early 2016. Melody has an inspired passion for teaching and training which clearly relates to those in her classroom or her webinar attendees. She receives high marks from her students in every setting. The sessions provide valuable product knowledge, tools for loan officers to use in presenting our products, and an emphasis on compliance in the selling process. We want every lending client

Marketing/Sales Development

Reed Gass
Chief Marketing Officer

Thom Hagan
Middle Tennessee

David Greene
West Tennessee



Cameron Rogers
East Tennessee

Doyle Kelly
Southeast

Bob Joyce
Northeast

Greg Janssen
Indiana

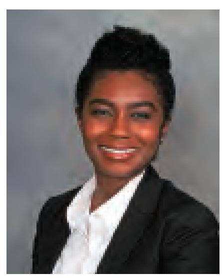
Dave Karr
Financial Institutions

Fred Antley
South Carolina

Joe Elms
Mid/Southwest

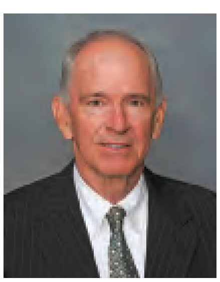
Andrea Bower
Kansas

Tony Snow
Indiana



Melody Williams
Director of Training

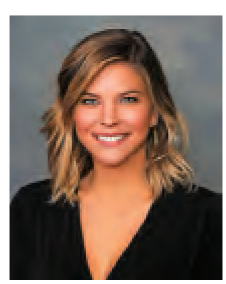
Bill Elliott
Client Management



John Manning
Alabama Agent

John Kelly
Southeast Agent

Michael Boozer
South Carolina Agent



Mason Dunlap
South Carolina Agent

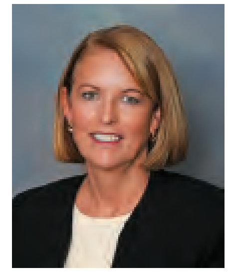
with a need for training to be able to utilize Melody's skills and presentation. If your Plateau marketing representative has not scheduled training for your personnel, I encourage you to take advantage of this opportunity.

We have increased our focus on reviewing poorly performing products and producers. Some of our poorly performing insurance products have rate caps, prohibiting us from adjusting the price as a correction. In those cases, our solution can be to offer debt protection products with similar benefits at a higher price or adjust benefits to offer at a similar price. For poorly performing producers, we always seek ways to improve production of the products with an emphasis on training if we believe the account has the potential to grow based on its loan volume, or we can adjust allowable policy size limits to reduce exposure. For most poorly performing producers, we can identify areas to improve performance if the creditor is willing to help. We see terminating a relationship as a last resort but this is a route we ultimately have to take if identified solutions fail.

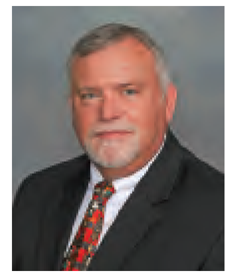
A third former Transamerica employee, Bill Elliott, joined Plateau in January 2017. This year is Bill's fortieth year in the credit insurance industry. In 1976, with his CPA certificate in hand, he entered the business with Union Security Life Insurance Company in the reinsurance accounting department. Since that time, he has worked in virtually every area involving credit insurance. Bill's early efforts with Plateau are to focus on account profitability, which includes all the areas discussed herein. We believe Bill will be a solid contributor in identifying problem areas and helping to develop reasonable solutions.

Prudently managing expenses. Our focus is to reduce costs within our control. This is essential to offset the rising technology and regulatory costs outside our control. The Dodd-Frank Act includes an abundance of expensive and demanding requirements for vendors providing services to lenders. It also requires certain lenders to perform onsite inspections of certain vendors. Plateau falls in that category. To satisfy these requirements we must in turn manage the relationships we have with some of our own vendors. We have invested substantial financial resources over the past five years to ensure our company meets the very strict requirements regulators have imposed on us through the lenders. This is only one example of the increased cost burden we are experiencing. Managing expenses prudently is very important in maintaining our efficiency, earnings per share, and return on equity.

The key performance indicator we use to manage expenses is our ratio of operating expenses to operating revenue, which was 26.14% in 2016. Our 2017 budget projects this ratio to be 25.65%. Our stated goal for this ratio is to achieve a ratio of 25%. If we achieve this goal, we will continue to review for further reductions without sacrificing the services we provide to our clients. The revenue component of the ratio includes our underwriting margin and the commission and fee income, but does not include investment income. The expense component includes all general overhead and interest expense, but does not include commissions, claims or premium taxes as they have been included in the calculation of our underwriting margin.



Euretha Roberts
Sr. Vice President
Operations



Mike Graham
Sr. Vice President
Accounting/Reinsurance

Eric Shaver
Sr. Vice President
Information Technology

Skip Davis
Sr. Vice President
Products/Marketing

2016 Results

Plateau collected record premiums in 2016 with solid increases reflected in every market segment including consumer finance companies, commercial banks, automobile dealers, credit unions, other sales finance, and recreational vehicle dealers. Our 2016 growth in premium revenue will continue to provide growth in 2017 because much of the premium increase was recognized from new accounts beginning production in the second half of 2016.

Collected premiums of $110.3 million for 2016 increased 10.3% compared to 2015. Total underwriting revenue on earned premium was $165,854 higher than the previous year. While the underwriting margin on earned premium of 11.5% met our target, it was still less than the 12% achieved in 2015, which was the best return over the past five years.

Plateau's second largest revenue component is commission and fee income. This component was relatively flat at $4.8 million for 2015 and 2016. Much of the income in this category is generated from commissions or fees earned by offering valuable products manufactured or underwritten by other vendors. Another large component of this revenue source is generated from administrative fees earned from products where we issue contractual liability policies for the underlying risk a creditor assumes. This includes products such as guaranteed asset protection (GAP), extended service contracts, and debt protection. We then add fees for administration of the products.

With five years of accelerated growth and geographic expansion, we have expanded our marketing staff, adding six associates with combined industry experience totaling 166 years, and we have increased the number of agents offering our products to creditors and automobile dealers by approximately one hundred experienced individuals. Efforts to date by this group have predominantly focused on the conversion of their existing creditor relationships to Plateau products. We anticipate the efforts of these associates and the new agents will bring attractive increases in commission and fees as they become more familiar with the benefits of these products. We particularly expect the deposit products offered by our longtime partner, Econocheck, to provide a boost to this revenue source in 2017. Additionally, we expect to significantly increase administrative fees generated from extended service contracts where we have obtained commitments to offer Plateau's brand in 2017.

Plateau's third source of revenue is investment income, amounting to $993,722, net of a reclassification from other comprehensive income (loss) in the amount of ($262,150). We wrote off energy related equities that were reported as other comprehensive losses in the 2015 equity section. Therefore, the net change in shareholders' equity was not materially impacted for the year 2016. The mentioned equities suffered from the dramatic decline in oil prices since we purchased those investments. Excluding the above-mentioned reclassification, investment income from operations was $1,255,872.

More than ninety-five percent of our invested portfolio remains in certificates of deposit, fixed income government agency and municipal bonds, and fixed income corporate bonds. Maintaining a very conservative portfolio of investments, our annualized investment yield for 2016 was 1.9%.

Our resulting net income for 2016 was $2,041,100 compared to $2,228,381 for 2015, a decline of 8.4%, due primarily to the reclassified investment mentioned above. The resulting earnings per share were $1.75 for 2016 compared to $1.94 for 2015, a decline of 9.8%. Total assets increased to $168,514,121 at year-end 2016 compared to $154,435,340 at year end 2015, an increase of 9.1%. Cash and invested assets at year end 2016 were $69.5 million, an increase of $5.5 million over year-end 2015.

Consolidated shareholders' equity at year-end 2016 was $25.3 million, an increase of $2 million from year-end 2015's $23.3 million. We have clear priorities in deploying our capital. Maintaining our current A.M. Best ratings for Plateau Insurance Company (PIC) and Plateau Casualty Insurance Company (PCIC) and regular dividends to our shareholders are first and second, respectively. Acquisitions of blocks of business is third. We try to blend our priorities to create both growth opportunities and to benefit shareholders.

The Tennessee Department of Commerce and Insurance is the primary regulator for each of our three regulated insurance companies. Each company must meet a minimum risk based capital (RBC) computation to maintain a "good standing" under Tennessee's requirements. Plateau Insurance Company's RBC is 8.61 times the minimum required for it and Plateau Casualty Insurance Company's RBC is 7.24 times the minimum requirement. In obtaining licenses in other states we have occasionally had to meet more stringent requirements than Tennessee has.

A.M. Best's rating approach reviews each component of risk a company undertakes, assigns appropriate risk factors, and arrives at what they call Best's Capital Adequacy Ratio (BCAR). The actual ratio each individual company earns places the company in a category range which then determines the rating the company is assigned. Since PIC and PCIC must maintain a rating of A- or better for many creditors to approve the purchase of our products on installment sales contracts, and other creditors require the same or better rating to offer our products, Plateau's focus is to maintain the current rating each has. Therefore, the single most important capital requirement for our companies is a BCAR ratio which would earn an A- rating from A.M. Best.

Our Associates

Plateau has a solid history of maintaining engaged associates. The best way to deliver quality client service is through people who enjoy what they do. We have in our office a wall of photos of associates who have served twenty-five years or more of Plateau's total of thirty-six years of existence. There are nineteen photos on that wall and fourteen of those proudly serve Plateau today. Another ten associates have been with Plateau over fifteen years and five more have served at least ten years. On the flip side, as a result of the growth we have experienced over the past five years, sixty associates have five years or less with the company. I believe our ability to retain associates over long periods is because they are empowered in what they do. They know they are appreciated for what they do to make customer satisfaction the number one priority. As a result, we rarely lose a client on the basis of customer service being less than expected.

Michael Ramsey, CPA
Vice President
Treasurer

Importantly, we have internalized most of our professional and technical needs. By this, I mean that Plateau has experienced and trained leaders who provide most of our insurance and marketing needs. From Plateau's inception, we have operated on internally developed software systems to manage our products. Tommy Williams, who was then a young actuary and software programmer, developed the original operating system for credit insurance and redeveloped it into a much more robust system prior to his death in 2014. As we grew, Tommy hired and trained an information technology staff led by Eric Shaver, who is doing a fabulous job of meeting our needs. With a current information technology staff of nine, this department has been critical in providing the tools needed to expand production and products.

Elaine Pelletier, FSA, MAAA
Sr. Vice President
Actuary

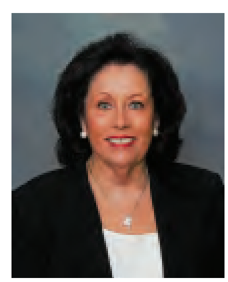
When we decided in the 1980's to provide reinsurance, we hired Mike Graham, an accountant with a local bank at the time, to develop all the components to make Plateau a leader in reinsurance accounting. This meant we wanted to provide all the necessary pieces internally, including forming reinsurance companies for clients, providing regular financial statements, filing annual statements with regulators, overseeing necessary custodial accounts and their investments and filing tax returns. We are not aware of any competitor that performs all these functions in house.

In 2001 Skip Davis joined Plateau to oversee our products and profitability. Having sixteen years of experience with a competitor providing the same services, he was well equipped to help Plateau expand. At that time we were licensed in only two states. In 2004, through his contacts, we were able to attract a significant block of credit insurance in the Southeast when a competitor made a decision to exit the business. With this opportunity, we quickly expanded our certificates of authority to ten Southeastern states.

Steve Douglas
Vice President
General Counsel

Plateau has maintained an in-house counsel since 1991. This position is held by Steve Douglas, who had no experience in the insurance business at the time he joined Plateau but has been on the team since 2007. Steve now easily qualifies as an experienced veteran in credit insurance and financial services. Additionally, Mary Franc Graham, a local attorney, joined Plateau's team in 2011 to add support to our compliance department and to file necessary insurance products in the multiple states where we now offer our products.

In 2011, foreseeing consolidations and industry exits, we invited Reed Gass, now with forty-three years of experience in the marketing of credit insurance, to join our team to assist us in attracting business opportunities as they arose. Plateau initiated its growth opportunities upon Reed's resignation from Guarantee Trust Life Insurance Company (GTL), as Plateau agreed to acquire their business. Upon that acquisition, Plateau immediately began the expansion of its CofAs as GTL was producing credit insurance in forty-five states and we needed to replace the GTL forms with Plateau forms. Having these CofAs and approved policy forms in place have proven invaluable in attracting opportunities to continue our growth.



Sharon Tabor,
Vice President
Property & Casualty

Plateau's expansion and growth in 2011 and 2012 created a need for more actuarial support than we had needed in prior years. We identified Elaine Pelletier, then with a competitor, as the

Shelia Newberry
Vice President
Title Insurance

person we felt would be the best fit for Plateau. Elaine now has twenty-six years of experience as a life actuary with nineteen years of that being directly involved with credit insurance. She has proven to be a valuable associate in reviewing our existing business, providing services for our reinsurance clients, and helping us to review new business opportunities.

David Hardegree joined Plateau on a full-time basis in 2015. David has over forty-three years accounting experience, of which twenty-eight have been directly involved with credit insurance. David has helped tremendously in narrowing the management gap that occurred when Tommy Williams died in 2014.

For property and casualty actuarial needs, Plateau engages Kerper and Bowron of Birmingham, Alabama to review product performance on a regular basis. We seek their advice on new opportunities as they occur. They are experienced with the products we provide and have the resources and knowledge to help us review any new opportunities. For external legal counsel, Plateau has relied on Rob Ledyard and Steve Taylor of Bass, Berry & Sims PLC in Nashville since our inception. Rob is the most experienced insurance legal counsel in Tennessee and has been our partner since inception in 1981. Johnson Lambert LLC, from their Charlotte, North Carolina offices, provides Plateau's external audit and tax filings as well as providing guidance on reinsurance accounting and reinsurance taxation.

Sandy Whitson
Vice President
Premium Processing

Regulatory and Compliance

Doris Davis
Vice President
Credit Claims

Maintaining compliance with insurance laws and regulations and lending laws and regulations is a daunting task for Plateau. Each state has similar but different insurance laws and regulations and we must maintain awareness of those. The states where we underwrite insurance business produced by consumer finance companies have lending laws with which we must comply. The lending industry is regulated by the FDIC, OCC, FRB, and FTC among others, and, most recently, the Consumer Financial Protection Bureau (CFPB) which is our "number one" concern. Other agencies have accountability for their actions, but the CFPB was established with no accountability to anyone but it's director, currently Richard Cordray, whose term expires in 2018. When the 2010 Dodd Frank Act created the CFPB it included an exemption for automobile dealers and an exemption for the business of insurance. Under Director Cordray's leadership the agency has aggressively pursued a path of interpreting laws and bullying those who fall under the jurisdiction of the CFPB by applying enforcement actions and imposing very expensive settlement agreements. Some of the actions and settlements may have been deserved by some of those lenders involved, but not by any means all of them. We find it particularly troubling that they pursued automobile dealers indirectly through the lenders who buy the loans originating in those dealerships. Their enforcement actions have been directed at discrimination in loan pricing through what they declared a "disparate impact", a flawed analysis using such things as names and zip codes to identify parties allegedly discriminated against by the auto dealers and lenders with total disregard for the exemption of automobile dealers from the Dodd-Frank Act. I feel a similar overreach has occurred, which indirectly impacts Plateau, when CFPB supervised banks are required to perform vendor management reviews on our company. Similar requirements are now being imposed on us by the other bank regulators following the lead of the CFPB. We continue to comply with each requirement even though we feel they are overreaching and excessive.

Judy Hicks
Vice President
Accounting

An action by the CFPB in 2016 illustrates why it is our "number one" concern. The action involves a case in which PHH Corp., a New Jersey mortgage lender, was alleged to have violated the Real Estate Settlement Procedures Act (RESPA) by accepting kickbacks from mortgage insurers. PHH engaged in reinsuring title insurance, thus being able to participate in profits from the experience of the title insurance business where the CFPB interpreted that as a kickback. The case was first heard by an administrative law judge who found PHH violated RESPA and imposed a penalty of $6.4 million for improper financial gains in the reinsurance transactions. The case arrived upon Director Cordray's desk for review, where he alone made a broader and harsher interpretation of the law and of the extent of PHH's alleged violations, and personally increased the penalty to $109 million. Upon appeal to the D.C. Circuit Court in October 2016, a three-judge panel ruled that Director Cordray's interpretation of the RESPA law was incorrect. The Court said that Director Cordray "violated bedrock due process principles" by applying his interpretation retroactively. The Court ruled the underlying reinsurance arrangement PHH had utilized for years was a legal transaction and that PHH owed nothing. Notably two of the three judges determined that the CFPB's single-director structure is unconstitutional and this portion of the ruling became the headline. To correct that problem the court interpreted the law to provide the President the power to remove the director for any reason. At the request of the CFPB, the D.C. Circuit Court, *en banc*, vacated that ruling and set the case for rehearing by the entire court. Pending the rehearing the CFPB has continued with business as usual. This action, taken by the CFPB, clearly illustrates how it can interpret laws however it chooses and levy fines and penalties that are outrageous, and is a form of bullying. I am hopeful the new administration will work to provide the entire financial services sector with relief from the burdensome actions thus far taken by the CFPB.

Terri Hammons
Vice President
Agent Services

Deedy Adams
Vice President
Compliance

Sissie Turner
Vice President
Premium Accounting

Our industry's national trade association, The Consumer Credit Industry Association (CCIA), monitors activity surrounding our consumer financial products. Prior to the creation of the CFPB, the efforts of CCIA primarily addressed actions of state regulators and legislators as they impacted our products. The need to monitor and address state issues continues but to a lesser degree than we experienced prior to the CFPB. However, as described above, the actions and initiative of the CFPB have significantly elevated our concerns about the impact it could have on the sale of our products. CCIA has engaged Hudson Cook LLC as its regulatory counsel and has retained Jon Harsh of North South Government Strategies (NS) for lobbying support. Hudson Cook is highly respected in the financial regulatory world. NS has experienced lobbying professionals in the insurance and financial institution areas. CCIA's members compete vigorously in the markets we serve, but when we join forces to defend our industry we have been able to produce excellent work products and tools to help inform regulators and lawmakers about what our products do and to illustrate their value. Since 2012 a small group of our members, including myself, have met with CFPB staff three times to describe our products and to communicate their value in credit transactions and to establish the CCIA as a trusted resource for our industry.

Plateau, as well as other members of CCIA, relies heavily on the resources of this organization in our compliance management. Member companies receive marketplace, regulatory, and legislative information regarding credit-related products. Four meetings per year provide forums for member company personnel to interact and discuss current and upcoming issues. CCIA hosts a weekly conference call to discuss that week's actions and new developments. On Fridays, CCIA publishes a weekly bulletin summarizing the most current developments. Our managers are included in the distribution of the bulletin for them to keep current on developments that may affect their area of responsibility.

Strategic Objectives

Plateau's three-year strategic plan was developed by its Executive Committee and management in the fall of 2015 to encompass 2016 – 2018. A mission statement was adopted expressing our intent "To exceed the expectations of our stakeholders while delivering quality financial products and services". The plan includes five categories for our focus, including:

The creation of a roadmap, including action items with metrics identifying Key Performance Indicators (KPI's). Communicating our goals and priorities to all associates is important to our success. We developed financial KPI's for 2016 and 2017 which are included in this writing. These financial goals, along with the importance of maintaining our current insurance company ratings by A.M. Best and concluding our annual financial audit with no material issues, are measures we will be proud to accomplish.

Key Performance Indicators

Financial	2016 Actual	2017 Target
Net Written Premium Growth	10.30%	10%
Underwriting Margin	11.50%	11.50%
Return on Equity	8.40%	9.4%
Operating Expenses to Operating Revenue	26.14%	25.65%
Increase Commission and Fees through Cross-Selling	($33,230)	$400,000
Maintain A.M. Best Rating	A-	A-
Expand Certificates of Authority	1 state	7 states

Improving compliance and product knowledge. The regulatory environment created by the CFPB demands that we improve the knowledge and awareness of compliance throughout our organization and that of our clients. If we are successful in the implementation of this goal, our future state should be that our customers are compliant and effectively selling our products. During 2017, we will create our own bulletin, following the format of the one produced by the CCIA. In training provided by Melody Williams, we have increased the emphasis on providing our products in a totally compliant and understandable manner. We believe that if our creditor clients properly present our products, in a way that their loan customers fully understand that the products are optional, and that they understand the benefits, sales will increase.

Manage risk while growing the business and becoming more profitable. We want to pursue "Smart Growth" in several ways. During the past five years, the number of players in our industry has contracted considerably. There have been at least ten participating underwriters who made the decision to exit the business of offering credit related products. Of our $66 million in premium growth, from $44 million in 2011 to $110 million in 2016, about fifty percent came through acquisitions and the other half through organic growth. This organic growth was enabled because we grew our footprint by increasing the number of states in which we are licensed during those five years. I do not foresee on the horizon more participants exiting our industry. I anticipate significant growth to evolve as a result of holding these valuable CofAs, expanding and applying in seven additional states in 2017. We currently hold an A- rating by A.M. Best and our reputation for service is exceptional, which together continues to bring us opportunities for new business. "Smart Growth" means we have the opportunity to review many new possibilities, including direct writing where we provide product administration, and other arrangements utilizing Third Party Administrators (TPA), where we underwrite the ultimate risk for a fee and the TPA provides product administration, resulting in little or no increase in our overhead expenses.

We now have achieved a size, combined with our geographic footprint, where we are presented with opportunities virtually every week. Our challenge is to determine the risk and the reward of each opportunity and to pursue those that meet our standards. Ultimately, we want to avoid losing accounts for service reasons (a very rare occurrence), to increase our customer base, to hold customer complaints to a minimum, and to meet or exceed customer expectations for information requests.

Invest In Our Associates. We want each and every one of our associates to be fully confident in the duties they perform. This usually begins with the hiring process. With any new hire we require background checks (which include financial and criminal) and a personality profile called a Predictive Index. The Predictive Index is a valuable tool we have used for more than twenty-five years. It assists us in matching the person's skillsets with the precise job we have available. This process has been invaluable in helping us retain associates for longer periods of time because they are more satisfied with their job assignments. We were more focused on cross-training in 2016 and will continue to be so focused in 2017.

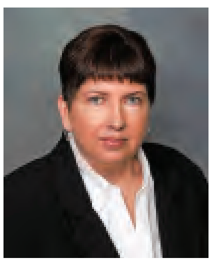
Enhance Processes. We want to enhance our technology and streamline our processes. In making this statement, if we are successful, we will have leveraged our technology to become a much more efficient operation. Recognizing that there would be an investment to accomplish this goal, we reviewed our staffing needs. We determined we would need two or three additional associates in the Information Technology area in order to be able to enhance our processes to the desired level. We in fact did add three associates to this area in 2016. Two are developers with the third providing enhanced technical support for our computer system while assisting our associates with any system issues that may occur day-to-day.

We expect the developers to provide automation and improvement in several IT processes, including the build-out and delivery of business intelligence, continued enhancement for group mortgage processing, reworking claims processing to increase efficiencies, and delivering more products via web services. We believe we can reduce the average cycle time for claim action (I actually believe we have the industry best now), allow our business processing to meet set closing dates, and improve our overall employee satisfaction.

Thank You

We have a great deal to be thankful for at Plateau. We have grown from a handful of associates in 1981 to more than one hundred twenty in 2016. Our geographic footprint now includes forty-seven states when it was only Tennessee at inception. Plateau offered only two products in 1981 and we now offer twenty-six.

I am proud of the work the Plateau Team has done over the past few years to refocus our company and prepare for an exciting yet challenging period for the entire financial services industry. Plateau has attracted a dozen seasoned veterans from our industry to join our own seasoned associates to build what I think is the best team in the country offering financial insurance products and services. We are, in my view, very well positioned with a strong market presence, a strong capital base and an operating model that enables us to provide outstanding customer experiences.



Terri Selby
Credit Operations

Earlier I mentioned we have a wall of photos of nineteen associates who have served twenty-five years or more. One of those associates, Terri Selby, retired during the first quarter of 2017. Terri worked with our small group for almost a year prior to the formation of Plateau. She was a longtime leader in our credit operations department. We thank Terri for her service and wish her well in retirement.

I personally thank each of our Board and Executive Committee members for their valuable contributions to our success and growth. The majority of our members are bankers with jobs to do at their respective banks. But because they are bankers, they have keen insight and provide valuable input into the financial performance of the company.

We are committed to making Plateau an organization where our associates can learn, grow and be fulfilled in their work so we can focus on giving the best possible service to our clients. By taking care of our clients and associates, we also reward our shareholders with long-term returns.

Thanks to our customers for trusting us with your business. Also, thanks to our shareholders for your investment and your confidence in our company.

President

Plateau's Corporate Office
Crossville, Tennessee

Review of Premium

Plateau's net written premium consists of premium collected by its underwriting subsidiaries, Plateau Casualty Insurance Company (PCIC) and Plateau Insurance Company (PIC), plus reinsurance assumed from other underwriters. Net written premium for 2016 was $110,301,323, compared to $99,985,395 for 2015, an increase of 10.3%. The reinsurance assumed is primarily from IAC and GTL. We acquired their business in a reinsurance transaction four and five years ago respectively. The reinsurance assumed from these sources in 2016 was $5.3 million. We expect that amount to decrease by about $3 million as we convert accounts to Plateau forms, after which it is expected to remain relatively flat. There is approximately $2 million of group mortgage business which we do not expect to replace with PIC forms in the near future. The assumed premium is processed by Plateau as a TPA and is treated as direct written premium for our purposes.

Net written premium is the dollar amount of new premium collected in any accounting period, less the amount of any refunds due upon termination of any prepaid premium. The majority of Plateau's net written premiums are single premiums collected for the full term of an obligation, such as extended service contracts, for up to seven years. Because they provide coverage for a longer period of time, these premiums are earned over the entire term of the obligation. As a result, earned premiums lag behind written premiums during periods of increased production. In periods of declining production earned premiums will exceed written premiums. To illustrate the difference, Plateau's net written premium increased in 2016 to $110.3 million from the $100 million produced in 2015. Earned premium lagged behind written premiums with $98.9 million in 2016 and $90.7 million in 2015. We can, therefore, expect an increase in earned premium in 2017 even if we do not experience an increase in net written premium. Monthly pay premiums produce the same result when accounted for as written or earned and there is no refund to be applied if there is an early termination of the underlying loan or contract. Currently $14.8 million, or 13.5%, of our total premium production is monthly pay.

"Generally Accepted Accounting Principles" reporting, as presented in the financial statements in this report, require the use of earned premium as revenue whereas "Statutory Accounting Principles" reporting presents written premium as required by regulators. When we review marketing efforts and results, we review written premiums to draw comparisons about these efforts. This enables us to identify and review sales trends accurately as opposed to reviewing results of earned premiums, which are actually results produced in prior periods for the single premium products. Therefore, in the balance of these sections, as we discuss premium production, we will review written premium.

The chart below illustrates Plateau's written premium production by each marketing segment. The consumer finance and commercial bank market segments produced 34% and 28.2% respectively of Plateau's written premium in 2016. The automobile dealer and credit union markets combined to produce 31%, with other sources, such as motorcycle dealers, RV dealers and furniture retailers, contributing the balance. During the past five years each market segment has grown substantially. The growth in the consumer finance market segment has come from internal growth, increasing from $21.7 million in 2011 to $37.3 million in 2016. Premiums in the credit union market, increasing to $12.4 million in 2016, are primarily represented by sales of GAP waivers, and are the result of the marketing efforts of one of our TPAs. The majority of the growth in the commercial bank market segment has come as a result of the acquisition of business over the past five years. The growth in the automobile dealer market includes the acquisition of credit insurance business and internal growth in extended service contracts, which has doubled in the past two years.

PREMIUM BY MARKET SEGMENT

Source	2015 Premium	2016 Premium	2015-2016 Change	2016 % of Total
Consumer Finance Co.	$ 34,042,547	$ 37,250,338	$ 3,207,791	33.7%
Commercial Banks	$ 29,368,966	$ 30,948,341	$ 1,579,375	28.2%
Automobile Dealers	$ 19,791,110	$ 21,540,635	$ 1,749,525	19.5%
Credit Unions	$ 10,058,820	$ 12,391,550	$ 2,332,730	11.1%
Other Sales Finance	$ 6,723,952	$ 8,170,459	$ 1,446,507	7.4%
Totals	**$ 99,985,395**	**$110,301,323**	**$10,315,928**	**100.0%**

PIC's production for 2016 declined 1.1% to $54.7 million from $55.3 million in 2015. Single premium credit life declined $1 million with single premium credit disability increasing $0.5 million. The other eight products produced by PIC were virtually flat in production comparing 2016 to 2015. The underwriting margin for all of PIC's products declined to 10% in 2016, compared to 10.5% for 2015.

PCIC's written premium production for 2016 increased 24.5% to $55.6 million from $44.6 million in 2015. The biggest gains among PCIC's sixteen products were recorded in blanket VSI, with an increase of 478.7%, new vehicle service contracts increasing 52.1%, and non-file insurance increasing 29.8%. The margin on PCIC premiums declined to 11% for 2016, compared to 11.8% for 2015.

The chart below, "Premium by State", reveals the seventeen states in which Plateau produced at least $1 million of written premium during 2016. In total, premiums were produced in forty-seven states plus four U.S. Territories and Island Nations in the Pacific. This chart clearly demonstrates the geographic expansion Plateau has experienced as compared to that of a Southeastern regional underwriter five years ago. Fifteen states originated at least $2 million of written premium. Tennessee continues to be the top producing state with $23.3 million in 2016. The states of Georgia and Florida contributed the most premium growth with $4.2 million and $3.1 million respectively.

PREMIUM BY STATE

State	2015 Premium	2016 Premium	2015-2016 Change	2016 % of Total
Tennessee	$ 23,301,721	$ 23,282,214	$ (19,506)	21.0%
Georgia	$ 13,257,167	$ 17,480,171	$ 4,223,004	16.0%
Mississippi	$ 11,803,308	$ 12,132,997	$ 329,688	11.0%
Alabama	$ 6,015,219	$ 6,540,463	$ 525,244	6.0%
Florida	$ 2,405,955	$ 5,498,232	$ 3,092,276	5.0%
Pennsylvania	$ 5,596,747	$ 5,304,569	$ (292,178)	5.0%
South Carolina	$ 4,486,874	$ 5,212,675	$ 725,801	5.0%
Louisiana	$ 4,251,374	$ 3,932,145	$ (319,230)	4.0%
North Carolina	$ 2,222,116	$ 3,565,533	$ 1,343,417	3.0%
Texas	$ 1,530,481	$ 3,202,238	$ 1,671,756	3.0%
Missouri	$ 3,577,531	$ 3,158,823	$ (418,708)	3.0%
Ohio	$ 3,218,400	$ 3,150,315	$ (68,085)	3.0%
Arkansas	$ 3,411,417	$ 2,729,972	$ (681,445)	2.0%
Iowa	$ 3,173,210	$ 2,670,838	$ (502,372)	2.0%
Illinois	$ 1,794,452	$ 2,217,388	$ 422,936	2.0%
Michigan	$ 1,412,604	$ 1,568,218	$ 155,614	1.0%
Indiana	$ 1,158,359	$ 1,138,273	$ (20,086)	1.0%
Other	$ 7,368,460	$ 7,516,261	$ 147,801	7.0%
Total	**$99,985,395**	**$110,301,323**	**$10,315,928**	**100%**

Plateau Customers

Consolidated Balance Sheets

THE PLATEAU GROUP, INC. AND SUBSIDIARIES

(Unaudited)

	As of December 31, 2016	2015
Assets		
Debt securities	$ 50,092,765	$ 38,964,055
Equity securities	806,362	3,931,577
Cash and cash equivalents	12,730,265	15,125,343
Certificates of deposit	3,910,423	3,909,596
Notes Receivable	1,525,000	1,575,000
Investment in reinsurance companies	295,600	301,600
Other invested assets	157,801	182,318
Total cash and invested assets	69,518,216	63,989,489
Accrued interest and dividends	354,214	273,366
Accounts receivable	6,085,526	7,482,317
Reinsurance recoverable on losses and loss adjustment expenses	5,107,398	4,703,804
Prepaid reinsurance premium	58,431,766	49,114,195
Deferred policy acquisition cost	18,898,325	18,192,572
Goodwill	279,562	279,562
Intangible assets	3,494,816	3,971,226
Office property and equipment	4,200,161	4,476,783
Income tax recoverable	260,457	269,114
Other assets	1,883,680	1,682,912
Total Assets	$ 168,514,121	$ 154,435,340
Liabilities and Shareholders' Equity		
Liabilities:		
Reserve for losses and loss adjustment expenses	$ 13,343,042	$ 12,402,519
Unearned premium	107,565,763	95,694,194
Reinsurance payable	5,115,756	6,219,277
Accounts payable and accrued expenses	10,003,764	9,574,047
Net deferred tax liability	1,090,757	592,966
Notes payable	6,075,820	6,655,182
Total Liabilities	143,194,902	131,138,185
Shareholders' Equity :		
Common stock - $1 par value, 2,000,000 shares authorized, 1,167,583 in 2016 and 1,153,454 in 2015 issued and outstanding	1,167,583	1,153,454
Additional paid-in capital	5,135,298	4,632,952
Retained earnings	19,560,926	18,119,962
Accumulated other comprehensive loss	(544,588)	(609,213)
Total Shareholders' Equity	25,319,219	23,297,155
Total Liabilities and Shareholders' Equity	$ 168,514,121	$ 154,435,340

Consolidated Earnings

THE PLATEAU GROUP, INC. AND SUBSIDIARIES

(Unaudited)

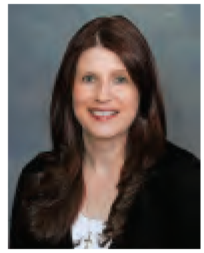
	Years ended December 31, 2016	2015
Operating Revenues		
Premium earned	$ 42,989,747	$ 38,309,455
Ceding fees on premium reinsured	4,416,272	4,008,649
Net commission income	1,592,380	1,749,960
Other income	3,210,520	3,086,171
Total operating revenues	52,208,919	47,154,235
Losses and Expenses		
Death benefits	4,953,332	4,316,890
Accident and health benefits	1,851,608	1,823,942
Losses and loss adjustment expenses	9,973,605	7,306,272
Other underwritng expenses incurred	33,769,616	31,976,610
Total losses and expenses	50,548,161	45,423,714
Operating gain before investment activity	1,660,758	1,730,521
Interest, dividends and realized gains	1,255,872	1,230,044
Other-than-temporary impairment loss	(262,150)	-
Net investment income earned	993,722	1,230,044
Income before income tax expense	2,654,480	2,960,565
Income Tax Expense (Benefit)		
Current	139,491	155,184
Deferred	473,889	577,000
Total income tax expense	613,380	732,184
Net income	2,041,100	2,228,381
Other comprehensive income (loss), net of tax:		
Unrealized holding losses arising during period, net of tax benefit of $58,533 and $171,128, respectively	(96,218)	(314,052)
Reclassification adjustment for gains realized in net income, net of tax (benefit) expense of ($82,435) and $58,389, respectively	160,843	(122,326)
Other comprehensive income (loss), net of tax	64,625	(436,378)
Total comprehensive income	$ 2,105,725	$ 1,792,003

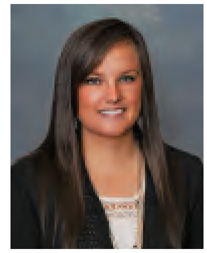
Plateau Associates


April Fagan, AVP
Credit Claims


Kimberly Vincent
Credit Claims


Victoria Stepp
Credit Claims

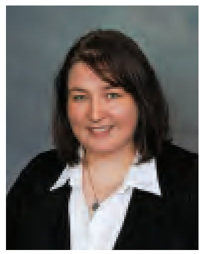

Christy Reed
Credit Claims

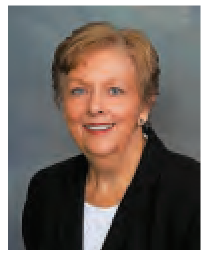

Megan Sherrill
Credit Claims

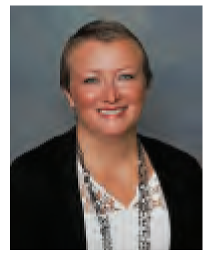

Jessie Stepp
Credit Claims

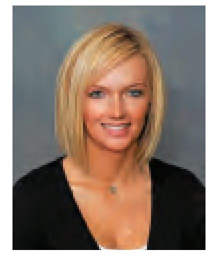

Gina Keener
Credit Claims


Renee Holbrook
Credit Claims


Erin Young, AVP
Credit Operations


Jo Reagan
Credit Operations

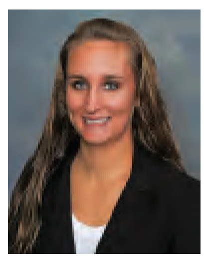

Tonya Iles
Credit Operations

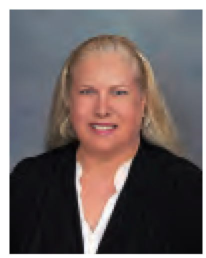

Brandy Thompson
Credit Operations

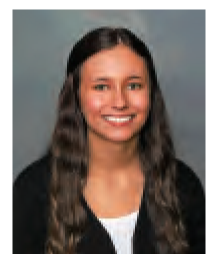

Sarah Rary
Credit Operations

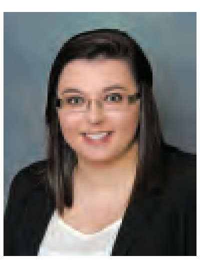

Joshua VanWinkle
Credit Operations

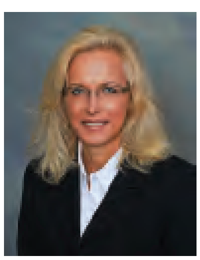

Tasha Higdon
Credit Operations


Tiffany Thompson
Credit Operations

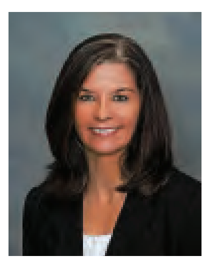

Pamela Pingree
Credit Operations

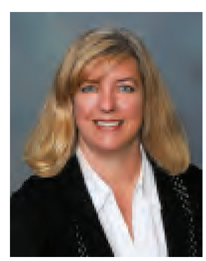

Cassie Iles
Credit Operations


Bre Weidner
Credit Operations

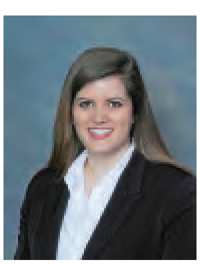

Joy Whited, AVP
Underwriting

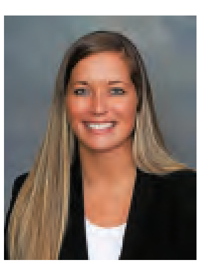

Sandra Bradberry
Underwriting

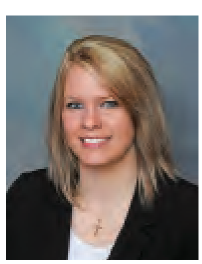

Becky Johnston
Underwriting

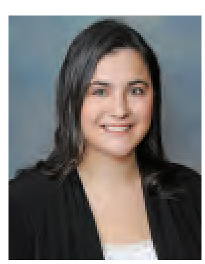

Meredith Mullen
Underwriting


Dana Redwine
Underwriting

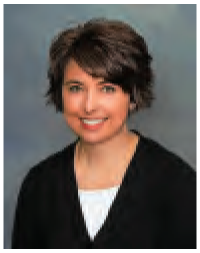

Hannah Lau
Group Mortgage/MOB


Jackie Wilbanks
Group Mortgage/MOB


Shaina Hardy
Group Mortgage/MOB

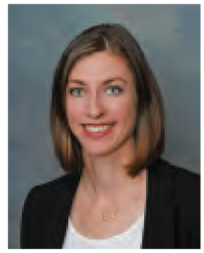

Jennifer Simpson
Group Mortgage/MOB

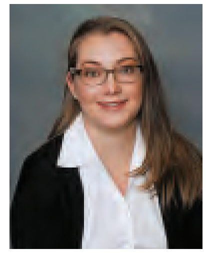
Plateau Associates

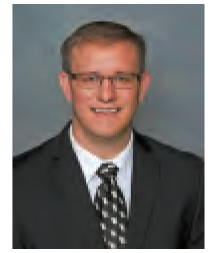

Keli Smith
Agent Services


Margaret Mullinax
Agent Services

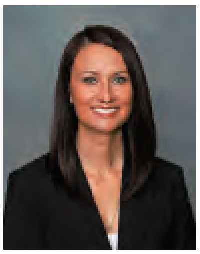

Shannon Graham
Agent Services


Katie Castelow
Agent Services

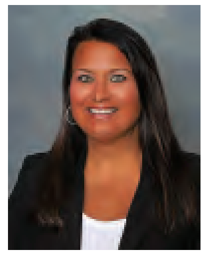

Laura Looney
Agent Services

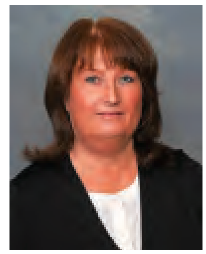

Andrew Eller
Agent Services

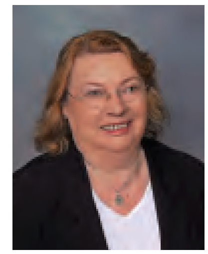

Rob Williams
Agent Services

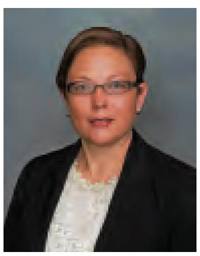

Amanda Dyer
Licensing

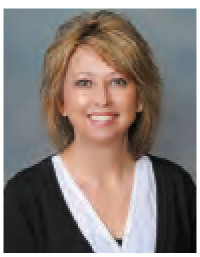

Donna Fitzgerald
Licensing

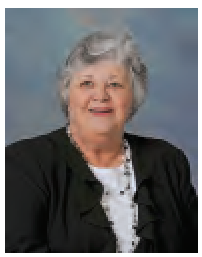

Jessica Hawn
Licensing


Mary Franc Graham
Compliance

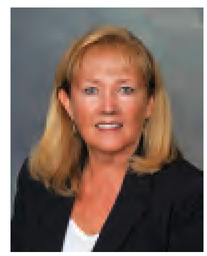

Beverly Jolly
Compliance

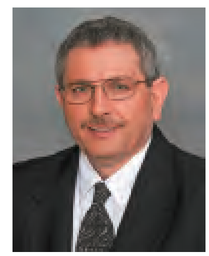

Alexis Deibler
Compliance

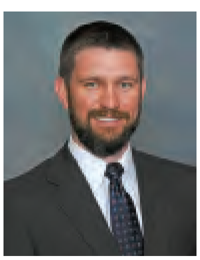

Lisa Potter
Compliance

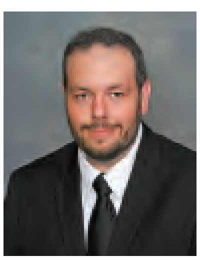

Debbie Elms
Compliance


Daniel Carey
Information Technology


JoAnn Ramsey
Information Technology

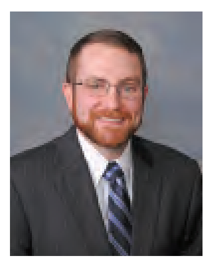

Troy Bolen
Information Technology


Eric Shaver II
IT/Security


Skye Pearson
Information Technology


Greg Baughman
Information Technology

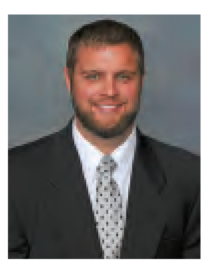

Julie Howard
Information Technology


Eric Mooneyham
Information Technology


LeeAnn Roberts, AVP
P&C/Auto


Terry Walter
P&C/Auto

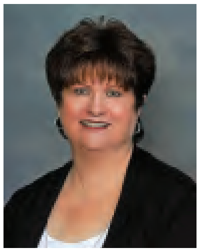

Cindy Guerin-Couch
P&C/Auto

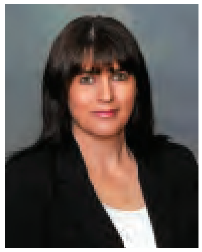

Ian Newberry
P&C/Auto

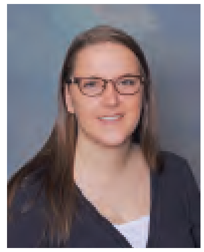

Heather Johnson
P&C/Auto

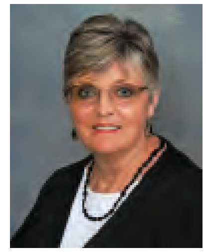
Plateau Associates


Vicki Mason
General Services

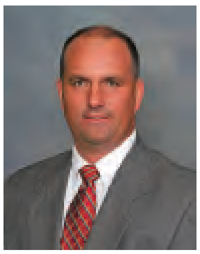

Vicki Carlson
General Services

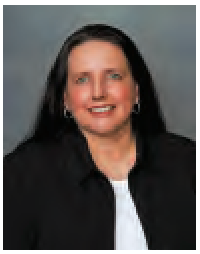

Stephanie Carey
General Services


Brett Suggs
General Services

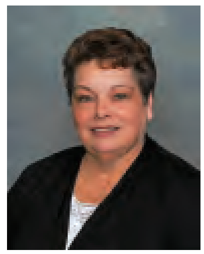

Glenna Jackson
General Services


Melissa Dyer
Title Services

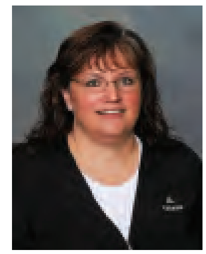

Tracy Graham, AVP
Accounting

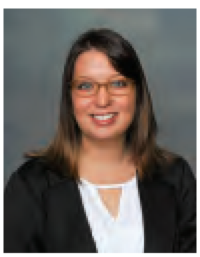

Margaret Smith
Accounting

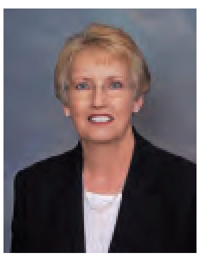

Lynette Durant
Accounting


Nancy Strait
Accounting


Michele Standefer
Accounting


Scarlett Sapp-Holmes
Accounting

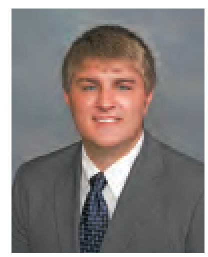

Kelsey Eller
Accounting


Johnnie Whittenburg
Reinsurance


Kaye Barnett
Reinsurance


Hannah Zies
Reinsurance


Crystal Davidson
Reinsurance


Nick Donathan
Reinsurance


Martha Lindsay
Plateau West

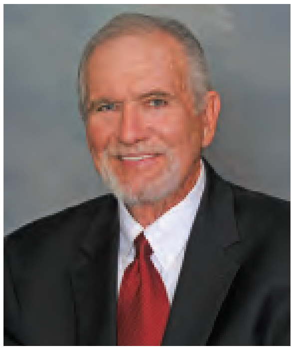

Andrea Shumate
Plateau West


Teresa Enenbach
Plateau West


Natasha Collins
Plateau West


Tamara Burton
Plateau West

Executive Committee



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Crossville, TN

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The Plateau Group, Inc.
Crossville, TN

John Barker, CEO
Citizens Tri-County Bank
Dunlap, TN

John Bruno
Brentwood, TN

Wib Evans, President
First Bank Ventures
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John Haile
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Bank of Frankewing
Frankewing, TN

Bill Bates, CEO
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Decaturville, TN

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Crossville, TN 38555

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Manchester, TN

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The Farmers Bank
Portland, TN

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Cookeville, TN

Chad Wilson, President
Foundation Bank/McKenzie Banking Co.
Jackson, TN

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Eric Shaver
Skip Davis
Elaine Pelletier, FSA, MAAA
Steven Douglas, Atty
Bill Elliott

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Melody Williams

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Hank Loveday
John Manning
Donna Brown
Michael Boozer
John Kelly
Mason Dunlap

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JoAnn Ramsey
Daniel Carey
Troy Bolen
Eric Shaver II
Skye Pearson
Greg Baughman
Julie Howard
Eric Mooneyham
Garrett Davis

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Hannah Lau
Jackie Wilbanks
Shaina Hardy
Jennifer Simpson

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Terri Hammons
Keli Smith
Shannon Graham
Rob Williams
Laura Looney
Katie Castelow
Andrew Eller
Margaret Mullinax
Amanda Dyer
Donna Fitzgerald
Jessica Hawn

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Brett Suggs
Vicki Carlson
Craig Wyatt
Jewell Selby
Glenna Jackson

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Margaret Smith
Tracy Graham
Nancy Strait
Lynette Durant
Scarlet Sapp
Michele Standefer
Kelsey Eller

Reinsurance Accounting
Mike Graham
Johnnie Whittenburg
Kaye Barnett
Hannah Zies
Crystal Davidson
Nick Donathan

P & C / Auto
Sharon Tabor
LeeAnn Roberts
Terry Walter
Cindy Guerin-Couch
Ian Newberry
Heather Johnson
Whitney Henry
Tanya Howard

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Mary Franc Graham, Atty
Beverly Jolly
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Debbie Elms

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