

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 or 15(d) of
The Securities Exchange Act of 1934**

May 22, 2018

Date of Report (Date of earliest event reported)

ICC Holdings, Inc.

(Exact name of registrant as specified in its charter)

Pennsylvania
(State or other jurisdiction
of incorporation)

1-681903
(Commission
File Number)

81-3359409
(IRS Employer
Ident. No.)

225 20th Street, Rock Island, Illinois
(Address of principal executive offices)

61201
(Zip Code)

(309) 793-1700

Registrant's telephone number, including area code

N/A

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4 (c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01 Regulation FD Disclosure

On May 22, 2018, the presentation attached as Exhibit 99.1 hereto will be presented at ICC Holdings, Inc.'s annual meeting of shareholders. The full text of the presentation is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits:

[99.1](#) Annual Meeting of Shareholders Slide Presentation, May 22, 2018.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ICC HOLDINGS, INC.

Dated: May 22, 2018

By: /s/ Arron K. Sutherland
Arron K. Sutherland
President, Chief Executive Officer and
Director

2018 ANNUAL SHAREHOLDER MEETING



May 22, 2018



Forward-Looking Statements

As a reminder, we will be presenting certain forward-looking statements, within the meaning of the Private Securities Litigation Reform Act of 1995, or the Reform Act, during this presentation which may include, but are not limited to, statements regarding the Company's, plans, objectives, expectations and intentions and other statements contained in this presentation that are not historical facts. The forward-looking statements are based on management's current views and assumptions regarding future events and operating performance, and are inherently subject to significant business, economic, and competitive uncertainties and contingencies and changes in circumstances, many of which are beyond the Company's control. The statements in this presentation are made as of the date of this presentation, even if subsequently made available by the Company on its website or otherwise. The Company does not undertake any obligation to update or revise these statements to reflect events or circumstances occurring after the date of this press release.

Although the Company does not make forward-looking statements unless it believes it has a reasonable basis for doing so, the Company cannot guarantee their accuracy. The foregoing factors, among others, could cause actual results to differ materially from those described in these forward-looking statements. For a list of other factors which could affect the Company's results, see the Company's filings with the Securities and Exchange Commission, "Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations," including "Forward-Looking Information," set forth in the Company's Quarterly Report on Form 10-Q for the period ended March 31, 2018. No undue reliance should be placed on any forward-looking statements.

Contents

- **Corporate Structure**
- 2017 Highlights
- Operations and Financial Results

Corporate Structure



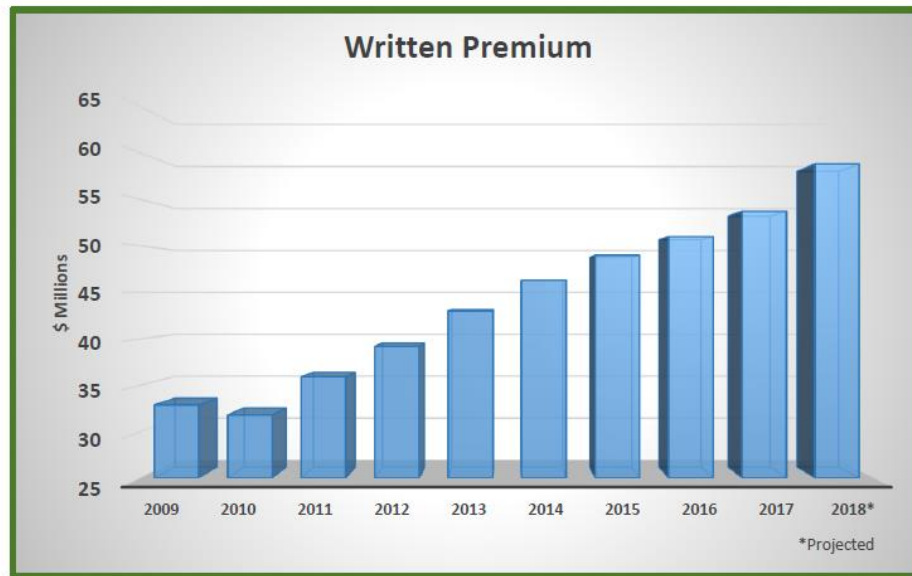
Contents

- Corporate Structure
- **2017 Highlights**
- Operations and Financial Results

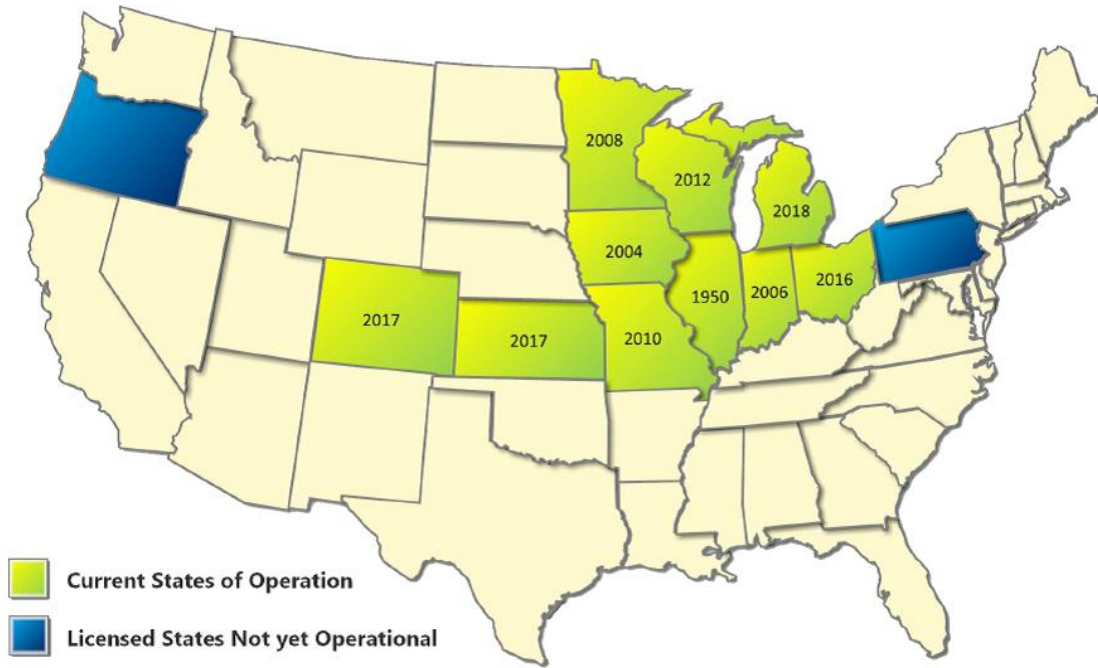
2017 Highlights

- Positive Premium Growth
- Successful Geographic Expansion

Positive Premium Growth



Successful Geographic Expansion



Contents

- Corporate Structure
- 2017 Highlights
- **Operations and Financial Results**

Operations and Financial Results

INCOME STATEMENT – YEAR ENDED DECEMBER 31

	<u>2017</u>	<u>2016</u>	<u>2015</u>
Net premiums earned	\$ 44,213,271	\$ 42,611,365	\$ 40,219,861
Net investment income	2,632,498	1,967,938	1,332,520
Net realized investment gains	1,064,577	249,923	80,527
Other-than-temporary impairment losses	(57,316)	(212,731)	—
Other income	325,127	254,447	189,902
Consolidated revenues	<u>48,178,157</u>	<u>44,870,942</u>	<u>41,822,810</u>
Losses and settlement expenses	29,009,833	24,344,551	23,800,514
Policy acquisition costs and other operating expenses	17,307,700	15,848,547	14,555,411
Interest expense on debt	225,379	226,095	136,295
General corporate expenses	555,109	464,383	314,120
Total expenses	<u>47,098,021</u>	<u>40,883,576</u>	<u>38,806,340</u>
Earnings before income taxes	1,080,136	3,987,366	3,016,470
Income tax expense:			
Current	197,200	986,066	461,567
Deferred	175,085	190,903	400,175
Total income tax expense	<u>372,285</u>	<u>1,176,969</u>	<u>861,742</u>
Net earnings	<u>\$ 707,851</u>	<u>\$ 2,810,397</u>	<u>\$ 2,154,728</u>
Other comprehensive earnings (loss), net of tax	\$ 706,414	\$ 624,078	\$ (1,023,847)
Comprehensive earnings	<u>\$ 1,414,265</u>	<u>\$ 3,434,475</u>	<u>\$ 1,130,881</u>



Operations and Financial Results

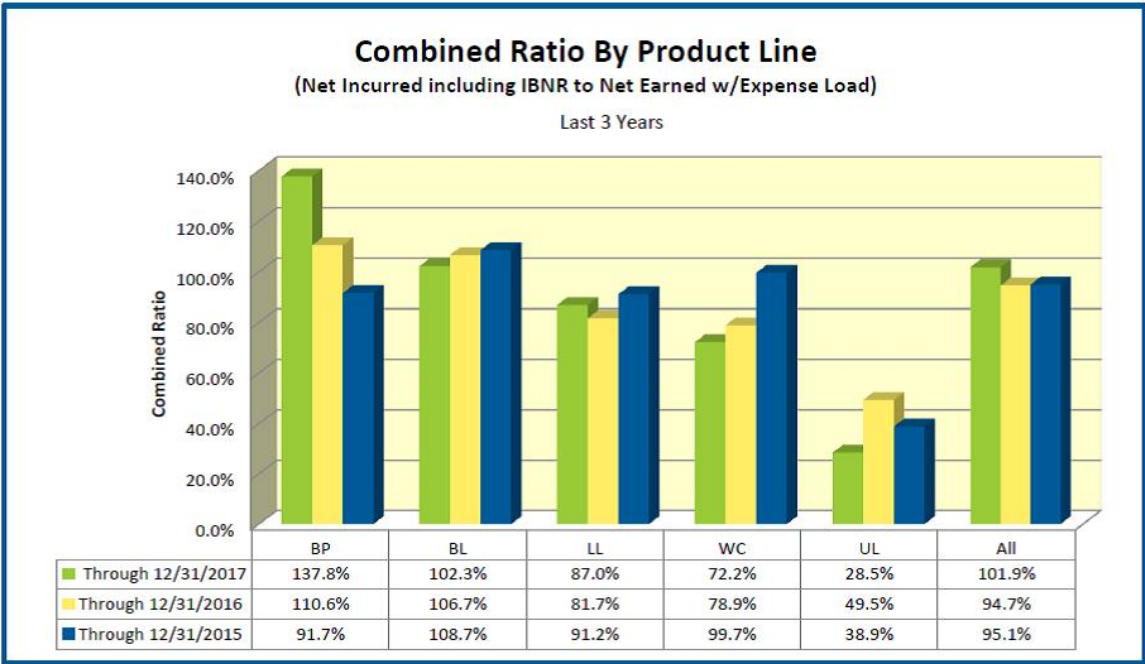
BALANCE SHEET – YEAR ENDED DECEMBER 31

	2017	2016	2015
Assets			
Investments and cash:			
Available for sale securities, at fair value			
Fixed maturity securities	\$ 89,605,073	\$ 64,134,023	\$ 65,195,308
Common stocks	8,534,109	6,982,547	8,884,951
Preferred stocks	3,867,429	2,798,413	—
Property held for investment, at cost, net of accumulated depreciation of	3,126,566	2,207,424	561,051
Cash and cash equivalents	6,876,519	4,376,847	2,179,511
Total investments and cash	<u>112,009,696</u>	<u>80,499,254</u>	<u>76,820,821</u>
Accrued investment income	687,453	524,156	580,786
Premiums and reinsurance balances receivable, net	19,013,262	17,479,487	15,637,909
Ceded unearned premiums	274,972	270,751	57,304
Reinsurance balances recoverable on unpaid losses and settlement expenses, net	<u>10,029,834</u>	<u>12,114,998</u>	<u>19,535,058</u>
Federal income taxes	922,405	1,037,506	2,173,858
Deferred policy acquisition costs, net	4,592,415	4,162,927	3,982,734
Property and equipment, at cost, net of accumulated depreciation of	3,503,904	3,719,535	3,680,048
Other assets	<u>1,301,420</u>	<u>2,351,347</u>	<u>904,864</u>
Total assets	<u>\$ 152,335,361</u>	<u>\$ 122,159,961</u>	<u>\$ 123,373,382</u>
Liabilities and Equity			
Liabilities:			
Unpaid losses and settlement expenses	\$ 51,074,126	\$ 52,817,254	\$ 61,055,626
Unearned premiums	26,555,582	24,777,712	23,948,476
Reinsurance balances payable	327,483	109,790	—
Corporate debt	4,339,208	3,786,950	3,273,560
Accrued expenses	4,274,002	4,827,042	4,096,190
Other liabilities	<u>1,663,415</u>	<u>2,241,003</u>	<u>833,795</u>
Total liabilities	<u>88,233,816</u>	<u>88,559,751</u>	<u>93,207,647</u>
Equity:			
Common stock	35,000	—	—
Additional paid-in capital	32,333,290	—	—
Accumulated other comprehensive earnings, net of tax	2,227,069	1,154,175	530,097
Retained earnings	32,787,406	32,446,035	29,635,638
Less: Unearned Employee Stock Ownership Plan shares at cost	<u>(3,281,220)</u>	<u>—</u>	<u>—</u>
Total equity	<u>64,101,545</u>	<u>33,600,210</u>	<u>30,165,735</u>
Total liabilities and equity	<u>\$ 152,335,361</u>	<u>\$ 122,159,961</u>	<u>\$ 123,373,382</u>



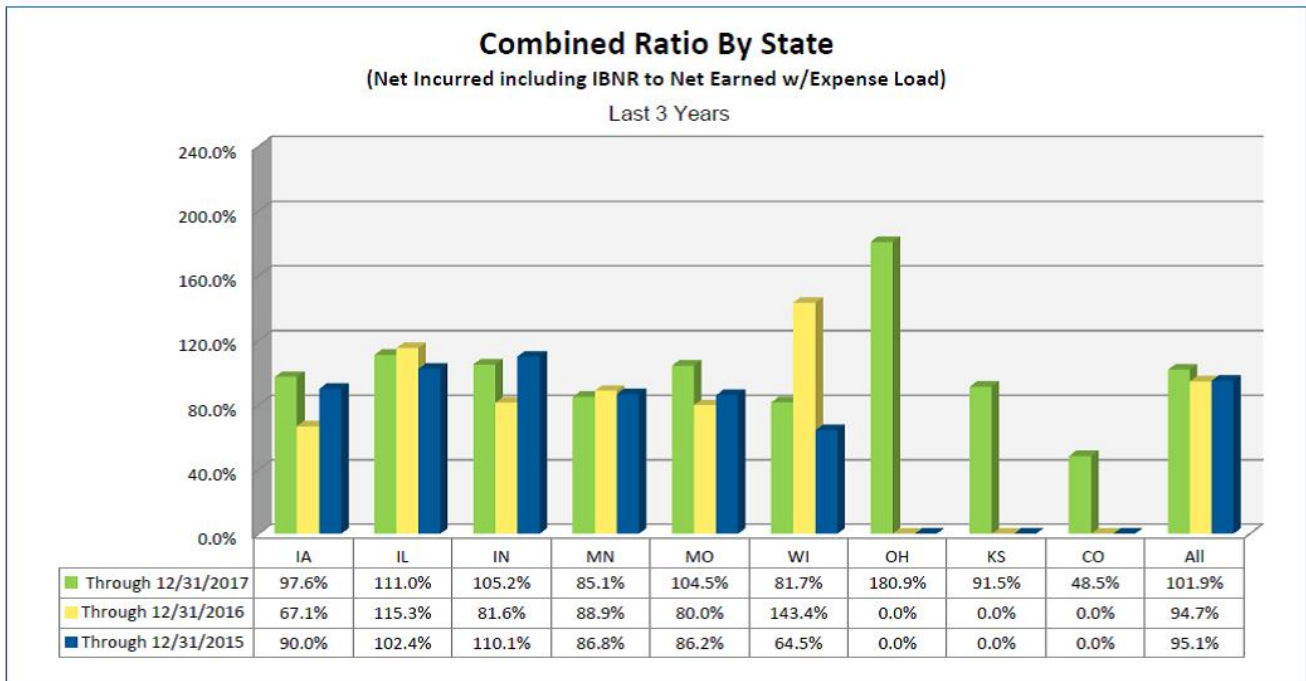
Operations and Financial Results

PERFORMANCE



Operations and Financial Results

PERFORMANCE



Operations and Financial Results

INVESTED ASSETS



Questions?

THANK YOU!