



Point Excess and Surplus Insurance Company

Insurer Financial Report 2025 | Quarter 1

FEIN: 88-4373069

NAIC: 17445

A.M.Best: A+

State of Domicile: Wisconsin

Main Office: Stevens Point, WI

Parent: Sentry Mutual Hldg Co.

Incorporation Date: 12/2/2022

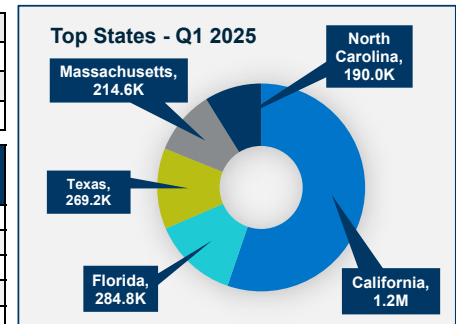
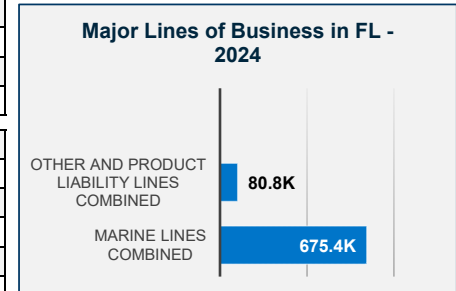
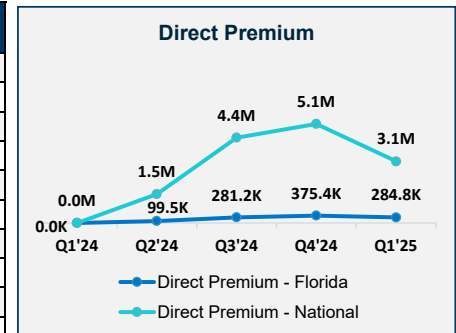
Website: www.sentry.com

Financial Highlights	Q1 2025	Q1 2024	% Change	2024	2023	2022
Total Admitted Assets	54,788,256	52,656,891	4%	54,274,902	52,031,661	0
Total Liabilities	604,382	361,450	67%	573,511	227,299	0
Capital & Surplus	54,183,875	52,295,440	4%	53,701,391	51,804,362	0
Premiums and Agent's Balances	0	0	0%	0	0	0
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	0	0	0%	0	0	0
Net Income (Loss) After Tax	494,762	521,887	-5%	1,970,013	1,886,391	0
Cash Flow from Operations	298,652	186,932	60%	1,793,500	1,091,262	0
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	3,116,299	0	0%	10,877,172	0	0
Net Premium	0	0	0%	0	0	0
Direct Premium - National	3,147,038	0	0%	10,877,172	0	0
Direct Premium - Florida	284,795	0	0%	756,131	0	0

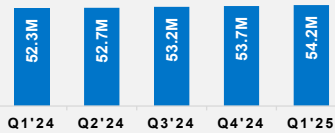
PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0
Gross Premium to Surplus Ratio	5.8%	0.0%	0%	20.3%	0.0%	0
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0
% of Direct Premium in Florida	9.0%	0.0%	0%	7.0%	0.0%	0.0%
Liabilities to Assets Ratio	1.1%	0.7%	61%	1.1%	0.4%	0
Debt to Equity Ratio	1.1%	0.7%	61%	1.1%	0.4%	0

Combined Ratio	N/A	N/A	0%	0%	0%	0%
Losses Incurred Ratio	N/A	N/A	0%	0%	0%	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	0%	0%	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	0%	0%	0%

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Sentry Insurance Co.	A+	US Affiliated Pooling	Authorized	8,458	0
Swiss Reinsurance America Corp.	A+	US Unaffiliated	Authorized	85	0
Allied World Insurance Co.	A+	US Unaffiliated	Authorized	85	0
Everest Reinsurance Co.	A+	US Unaffiliated	Authorized	64	0
Transatlantic Reinsurance Co.	A++	US Unaffiliated	Authorized	64	0



Capital & Surplus



Comments / Notes

- Co. is party to an intercompany pooling arrangement with affiliates. Sentry Insurance company is the lead and receives 99% of underwriting results.

* Data displayed in \$000

NM: The value is outside of the meaningful range for this item.