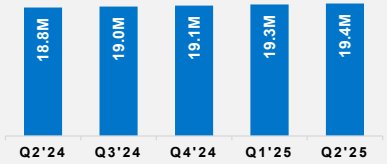
Mid-Continent Excess and Surplus Insurance Company

Insurer Financial Report
2025 | Quarter 2

FEIN: 38-3803661
NAIC: 13794
A.M.Best: A+
State of Domicile: Ohio
Main Office: Tulsa, OK
Parent: Mid-Continent Casualty Co.
Incorporation Date: 7/10/2009
Website: www.mcg-ins.com

Capital & Surplus



Comments / Notes

- Co. participates in an Intercompany Pooling Agreement and cedes 100% of business to Mid-Continent Casualty Company.

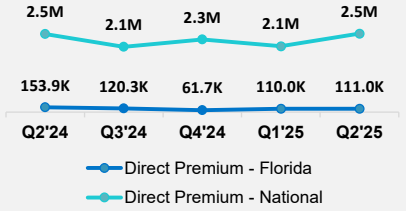
Financial Highlights	Q2 2025	Q2 2024	% Change	Q1 2025	2024	2023
Total Admitted Assets	19,496,543	18,882,111	3%	19,367,816	19,188,384	18,583,770
Total Liabilities	50,703	32,589	56%	76,477	42,055	23,846
Capital & Surplus	19,445,840	18,849,522	3%	19,291,339	19,146,329	18,559,924
Premiums and Agent's Balances	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	308,076	297,158	4%	149,237	603,815	552,078
Cash Flow from Operations	271,372	251,215	8%	189,872	518,353	475,647
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	4,614,848	4,863,878	-5%	2,310,826	9,778,725	9,121,976
Net Premium	0	0	0%	0	0	0
Direct Premium - National	4,646,097	5,345,360	-13%	2,120,037	9,778,725	9,121,976
Direct Premium - Florida	220,950	209,154	6%	109,977	391,155	461,537

PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	23.7%	25.8%	-8%	12.0%	51.1%	49.1%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	4.8%	3.9%	22%	5.2%	4.0%	5.1%
Liabilities to Assets Ratio	0.3%	0.2%	51%	0.4%	0.2%	0.1%
Debt to Equity Ratio	0.3%	0.2%	51%	0.4%	0.2%	0.1%

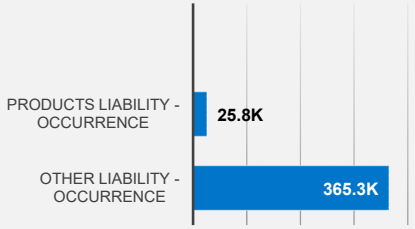
Combined Ratio	N/A	N/A	0%	N/A	0%	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	0%	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	0%	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	0%	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	None	N/A

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Mid-Continent Casualty Co.	A+	US Affiliated Pooling	Authorized	9,169	0

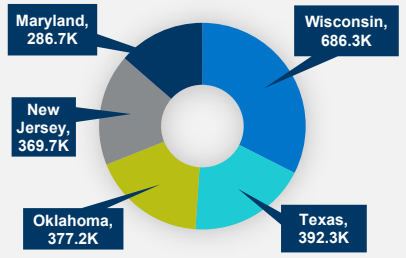
Direct Premium



Major Lines of Business in FL - 2024



Top States - 2Q 2025



* Data displayed in $000

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