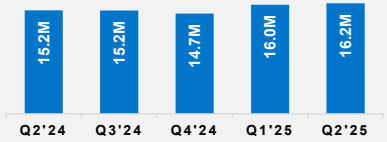
Mobilitas Insurance Company

Insurer Financial Report
2025 | Quarter 2

FEIN: 83-1265529
NAIC: 16392
A.M.Best: A
State of Domicile: Arizona
Main Office: Glendale, AZ
Parent: CSAA Insurance Exchange
Incorporation Date: 6/21/2018
Website: mobilitasinsurance.com

Capital & Surplus



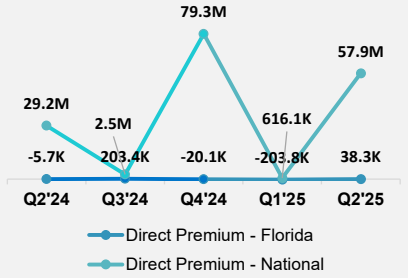
Comments / Notes

- Co. has a 100% quota share agreement to cede all business written to its parent.
- Low surplus amount.
- Debt/Equity ratio appears high.
- Zero premium written in FL.

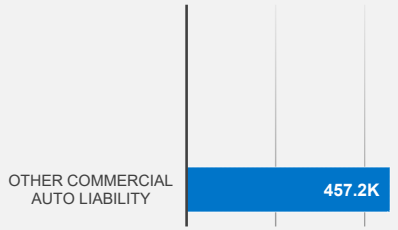
Financial Highlights	Q2 2025	Q2 2024	% Change	Q1 2025	2024	2023
Total Admitted Assets	682,799,043	90,305,859	656%	915,743,618	1,220,141,554	44,910,291
Total Liabilities	666,593,050	75,146,741	787%	899,761,749	1,205,450,174	29,630,310
Capital & Surplus	16,205,993	15,159,118	7%	15,981,869	14,691,380	15,279,981
Premiums and Agent's Balances	485,910,446	0	0%	647,511,917	939,771,193	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	358,132	(141,656)	353%	50,590	(248,966)	106,125
Cash Flow from Operations	(140,223,421)	5,940,107	-2461%	(132,302,209)	99,433,009	10,369,242
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	419,211,020	351,202,867	19%	197,663,612	964,435,758	657,063,637
Net Premium	0	0	0%	0	0	0
Direct Premium - National	58,492,335	33,322,571	76%	616,118	115,204,939	83,878,089
Direct Premium - Florida	(165,580)	240,670	-169%	(203,845)	423,974	101,686
PAB: % of Policyholders Surplus	2998.3%	0.0%	0%	4051.5%	6396.8%	0.0%
Gross Premium to Surplus Ratio	2586.8%	2316.8%	12%	1236.8%	6564.6%	4300.2%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	-0.3%	0.7%	-139%	-33.1%	0.4%	0.1%
Liabilities to Assets Ratio	97.6%	83.2%	17%	98.3%	98.8%	66.0%
Debt to Equity Ratio	4113.3%	495.7%	730%	5629.9%	8205.2%	193.9%
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	#1,6,9,10	N/A

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
CSAA Insurance Exchange	A	US Affiliated Pooling	Authorized	1,528,448	0
Pacific Valley Insurance Co.	N/A	US Unaffiliated	Unauthorized	361,664	0
Lloyd's Syndicate - 1971	N/A	Non-US Unaffiliated	Recip Jurisdict	10,069	0
Kinohi Insurance Co. LLC	N/A	US Unaffiliated	Unauthorized	69	0

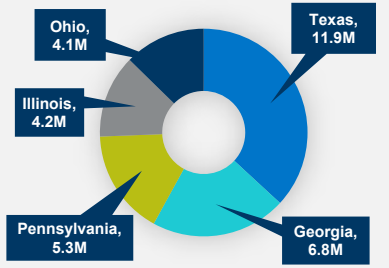
Direct Premium



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.