

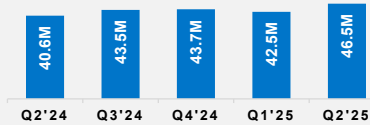


# Petroleum Marketers Management Insurance Company Inc.

## Insurer Financial Report 2025 | Quarter 2

**FEIN:** 42-1499640  
**NAIC:** 11062  
**A.M.Best:** A  
**State of Domicile:** Iowa  
**Main Office:** Urbandale, IA  
**Parent:** N/A  
**Incorporation Date:** 1/13/2000  
**Website:** www.pmmicinsurance.com

### Capital & Surplus

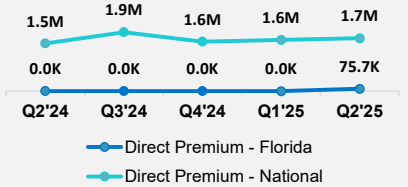


### Comments / Notes

- Became licensed in FL on 12/10/2024.

Financial Highlights	Q2 2025	Q2 2024	% Change	Q1 2025	2024	2023
<b>Total Admitted Assets</b>	68,694,267	61,341,938	12%	62,582,407	64,231,897	0
<b>Total Liabilities</b>	22,216,277	20,710,311	7%	20,060,189	20,501,251	0
<b>Capital &amp; Surplus</b>	46,477,990	40,631,627	14%	42,522,218	43,730,646	0
<b>Premiums and Agent's Balances</b>	143,119	112,999	27%	116,249	135,923	0
<b>Losses</b>	3,555,219	3,635,597	-2%	3,502,947	3,155,450	0
<b>Loss Adjustment Expenses</b>	586,628	591,680	-1%	586,473	593,100	0
<b>Underwriting Gain/Loss</b>	112,107	461,663	-76%	(72,351)	289,643	0
<b>Net Income (Loss) After Tax</b>	643,836	716,828	-10%	315,935	197,372	0
<b>Cash Flow from Operations</b>	1,127,855	1,073,069	5%	442,647	1,581,997	0
<b>Unrealized Capital Gains (Losses)</b>	2,236,535	2,893,361	-23%	(1,432,494)	4,315,405	0
<b>Gross Premium</b>	3,290,365	2,954,115	11%	1,621,764	6,236,620	0
<b>Net Premium</b>	3,290,365	2,954,115	11%	1,621,764	6,236,620	0
<b>Direct Premium - National</b>	3,351,698	3,099,400	8%	1,648,093	6,581,212	0
<b>Direct Premium - Florida</b>	75,725	0	NM	0	0	0
<b>PAB: % of Policyholders Surplus</b>	0.3%	0.3%	11%	0.3%	0.3%	0
<b>Gross Premium to Surplus Ratio</b>	7.1%	7.3%	-3%	3.8%	14.3%	0
<b>Net Premium to Surplus Ratio</b>	7.1%	7.3%	-3%	3.8%	14.3%	0
<b>% of Direct Premium in Florida</b>	2.3%	0.0%	0%	0.0%	0.0%	0
<b>Liabilities to Assets Ratio</b>	32.3%	33.8%	-4%	32.1%	31.9%	0
<b>Debt to Equity Ratio</b>	47.8%	51.0%	-6%	47.2%	46.9%	0
<b>Combined Ratio</b>	N/A	N/A	0%	N/A	NM	0%
<b>Losses Incurred Ratio</b>	N/A	N/A	0%	N/A	NM	0%
<b>Loss Expenses Incurred Ratio</b>	N/A	N/A	0%	N/A	NM	0%
<b>Other U/W Exp. Incurred Ratio</b>	N/A	N/A	0%	N/A	NM	0%
<b>IRIS Ratio(s) Outside Usual Range</b>	N/A	N/A	0%	N/A	#6	N/A
<b>Reinsurers (Top 5 2024)</b>	<b>A.M. Best Rating</b>	<b>Reinsurance Class</b>	<b>Reins. Authorization</b>	<b>Gross Recovery*</b>	<b>Over 120 Days Overdue</b>	

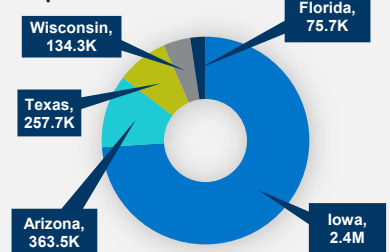
### Direct Premium



### 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.