

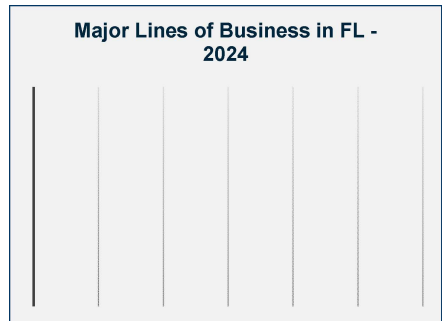
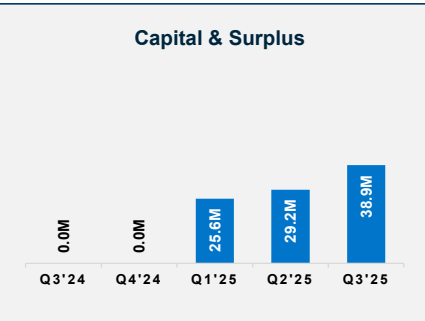
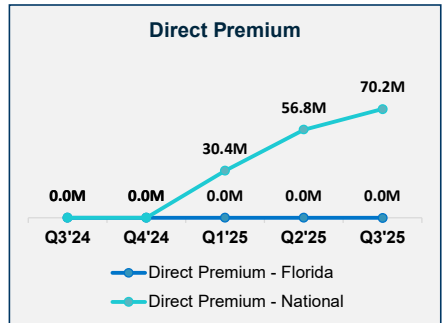


Auros Reciprocal Insurance Exchange

Insurer Financial Report
2025 | Quarter 3

FEIN: 99-2391850
NAIC#: 17642
A.M. Best Rating: NR
State of Domicile: Mississippi
Main Office: Lakewood Ranch, FL
Parent:
Incorporation Date: 4/5/2024
Website: <https://aurosins.com>

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	143,978,665	0	0%	93,750,200	52,030,496	0
Total Liabilities	105,055,141	0	0%	64,575,938	26,408,375	0
Capital & Surplus	38,923,524	0	0%	29,174,261	25,622,121	0
Premiums and Agent's Balances	1,873,136	0	0%	1,138,339	386,853	0
Losses	1,346,313	0	0%	1,833,422	627,334	0
Loss Adjustment Expenses	364,059	0	0%	287,603	86,383	0
Underwriting Gain/Loss	(5,369,243)	0	0%	(204,283)	(684,561)	0
Net Income (Loss) After Tax	(3,778,046)	0	0%	(462,217)	(342,365)	0
Cash Flow from Operations	37,667,943	0	0%	29,945,618	9,378,517	0
Unrealized Capital Gains (Losses)	(1,080)	0	0%	(1,625)	0	0
Gross Premium	49,689,949	0	0%	18,667,634	3,464,447	0
Net Premium	3,777,336	0	0%	6,138,886	1,174,723	0
Direct Premium - National	157,393,657	0	0%	87,236,559	30,390,120	0
Direct Premium - Florida	0	0	0%	0	0	0

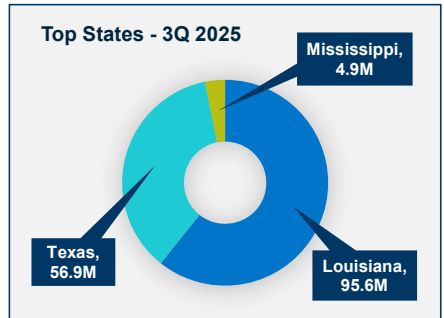


Comments / Notes

- Demotech rating: A (12/15/2025)
- Debt/equity ratio appears high.

PAB: % of Policyholders Surplus	4.8%	0	0%	3.9%	1.5%	0
Gross Premium to Surplus Ratio	127.7%	0	0%	64.0%	13.5%	0
Net Premium to Surplus Ratio	9.7%	0	0%	21.0%	4.6%	0
% of Direct Premium in Florida	0.0%	0	0%	0.0%	0.0%	0
Liabilities to Assets Ratio	73.0%	0	0%	68.9%	50.8%	0
Debt to Equity Ratio	269.9%	0	0%	221.3%	103.1%	0
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
IRIS Ratios Outside Usual Range	N/A	N/A	0%	N/A	N/A	N/A

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Anchor Re Inc.	NA	US Aff Non-captive Non-pool	Unauthorized	1,438	-
Factory Mutual Insurance Co.	A+	US Unaffiliated	Authorized	4	-
Virginia Surety Co.	A+	US Unaffiliated	Authorized	-	-



* Data displayed in \$000
NM: The value is outside of the meaningful range for this item.