



Chubb Custom Insurance Company

Insurer Financial Report
2025 | Quarter 3

FEIN: 22-2320779

NAIC: 38989

A.M.Best: A++

State of Domicile: New Jersey

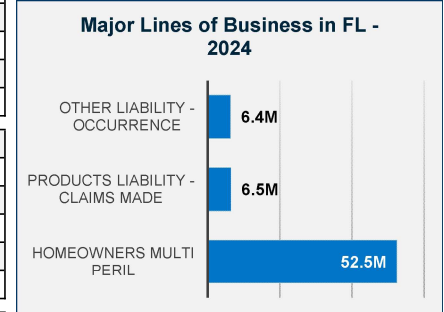
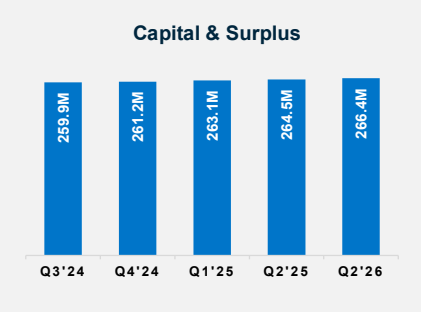
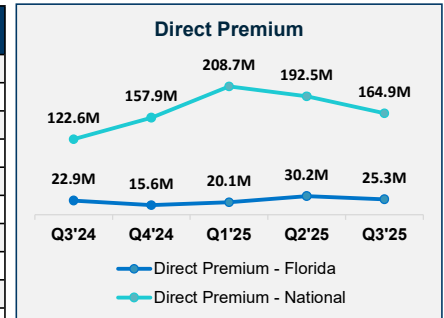
Main Office: Whitehouse Station, NJ

Parent: Federal Insurance Company

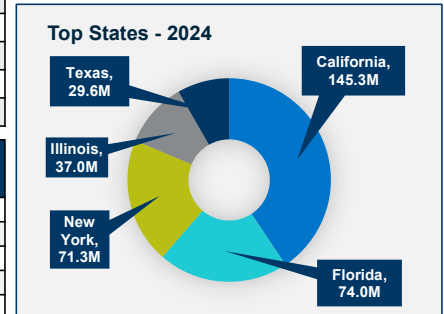
Incorporation Date: 10/3/1980

Website: www.chubb.com

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	414,342,137	369,658,107	12%	439,162,559	449,435,879	401,895,220
Total Liabilities	147,991,797	109,778,904	35%	174,675,936	186,304,287	140,652,398
Capital & Surplus	266,350,340	259,879,203	2%	264,486,623	263,131,592	261,242,822
Premiums and Agent's Balances	28,797,985	21,944,893	31%	23,210,620	63,943,017	31,026,223
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	5,221,353	4,744,893	10%	3,352,526	1,923,233	6,046,721
Cash Flow from Operations	5,168,765	22,241,938	-77%	488,183	(77,064,447)	40,385,656
Unrealized Capital Gains (Losses)	0	6,861	-100%	0	0	6,861
Gross Premium	484,693,335	343,879,802	41%	309,428,962	147,230,048	567,554,068
Net Premium	0	0	0%	0	0	0
Direct Premium - National	566,063,684	409,662,121	38%	401,171,533	208,713,275	567,545,865
Direct Premium - Florida	75,596,082	58,414,220	29%	50,299,006	20,123,512	73,966,645
PAB: % of Policyholders Surplus	10.8%	8.4%	28%	8.8%	24.3%	11.9%
Gross Premium to Surplus Ratio	182.0%	132.3%	38%	117.0%	56.0%	217.3%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	13.4%	14.3%	-6%	12.5%	9.6%	13.0%
Liabilities to Assets Ratio	35.7%	29.7%	20%	39.8%	41.5%	35.0%
Debt to Equity Ratio	55.6%	42.2%	32%	66.0%	70.8%	53.8%
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 Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	None
Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue	
Federal Insurance Co.	A++	US Aff Non-captive Non-pool	Authorized	895,470	0	



- ### Comments / Notes
- FL DPW increased 29% YoY.
 - Co. is party to a 100% quota share reinsurance agreement with Federal.
 - The 3Q2025 financial statement is not available to review.



* Data displayed in \$000

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