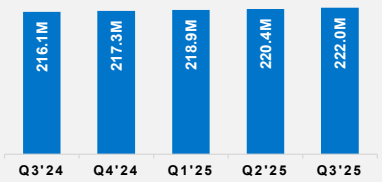
Executive Risk Specialty Insurance Company

Insurer Financial Report
2025 | Quarter 3

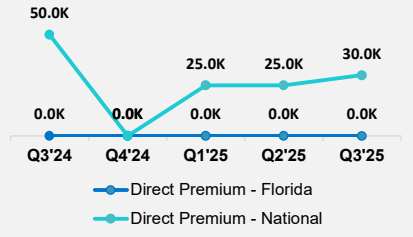
FEIN: 06-1330642
NAIC: 44792
A.M.Best: A++
State of Domicile: Connecticut
Main Office: Whitehouse Station, NJ
Parent: Chubb INA Holdings, Inc
Incorporation Date: 10/29/1991
Website: www.chubb.com

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	223,347,308	220,993,252	1%	223,406,260	220,168,088	219,023,395
Total Liabilities	1,302,406	4,902,522	-73%	3,054,017	1,260,855	1,741,329
Capital & Surplus	222,044,902	216,090,730	3%	220,352,243	218,907,233	217,282,066
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	4,770,988	4,033,687	18%	3,070,827	1,632,887	5,206,107
Cash Flow from Operations	5,469,537	5,006,480	9%	2,414,087	2,594,134	9,679,663
Unrealized Capital Gains (Losses)	0	5,559	-100%	0	0	5,559
Gross Premium	82,954	89,298	-7%	53,640	26,820	100,000
Net Premium	0	0	0%	0	0	0
Direct Premium - National	80,000	100,000	-20%	50,000	25,000	100,000
Direct Premium - Florida	0	0	0%	0	0	0
PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	0.0%	0.0%	-10%	0.0%	0.0%	0.0%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Liabilities to Assets Ratio	0.6%	2.2%	-74%	1.4%	0.6%	0.8%
Debt to Equity Ratio	0.6%	2.3%	-74%	1.4%	0.6%	0.8%
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

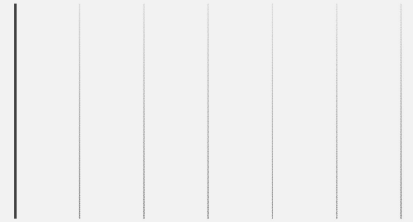
Capital & Surplus



Direct Premium



Major Lines of Business in FL - 2024



Comments / Notes

- Co. is party to a 100% Quota Share Reinsurance Agreement with Federal Insurance Company.

Top States - 3Q 2025

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	23,638	0

* Data displayed in $000

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