

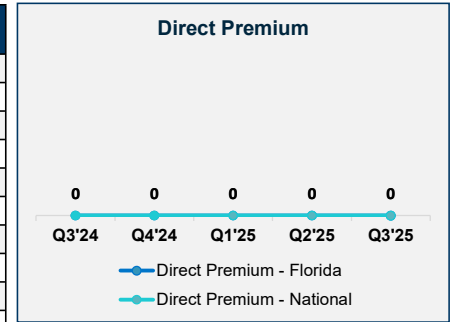


Guilford Insurance Company

Insurer Financial Report
2025 | Quarter 3

FEIN: 36-4076129
NAIC: 10956
A.M.Best: A
State of Domicile: Illinois
Main Office: Hartford, CT
Parent: Alamance Insurance Co
Incorporation Date: 11/30/1998
Website: www.ifgcompanies.com

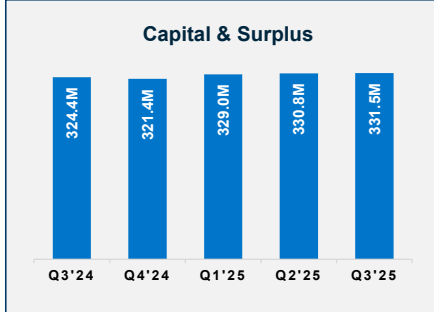
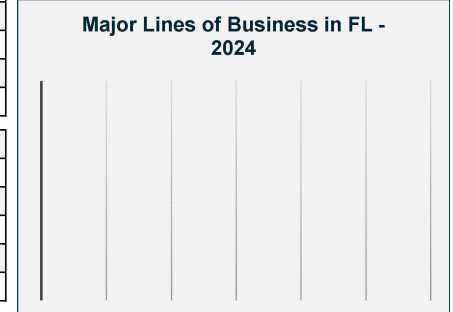
Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	495,202,032	480,078,631	3%	492,434,071	486,787,423	479,184,389
Total Liabilities	163,692,373	155,680,180	5%	161,657,672	157,835,864	157,792,125
Capital & Surplus	331,509,659	324,398,451	2%	330,776,399	328,951,559	321,392,264
Premiums and Agent's Balances	12,612,752	13,785,419	-9%	13,135,132	13,610,866	12,216,503
Losses	95,010,723	92,011,055	3%	96,733,654	93,751,627	92,873,564
Loss Adjustment Expenses	24,231,793	19,447,355	25%	21,781,015	21,600,606	21,069,291
Underwriting Gain/Loss	129,727	1,774,008	-93%	800,703	1,506,961	1,532,178
Net Income (Loss) After Tax	8,951,367	13,410,968	-33%	5,818,682	2,967,485	16,585,454
Cash Flow from Operations	13,149,247	20,521,311	-36%	4,713,911	1,271,716	27,879,219
Unrealized Capital Gains (Losses)	6,153,590	5,973,927	3%	5,986,214	4,611,718	3,045,985
Gross Premium	47,921,065	51,800,831	-7%	32,633,128	17,139,341	65,678,454
Net Premium	47,921,065	51,800,831	-7%	32,633,128	17,139,341	65,678,454
Direct Premium - National	0	0	0%	0	0	0
Direct Premium - Florida	0	0	0%	0	0	0



PAB: % of Policyholders Surplus	3.8%	4.2%	-10%	4.0%	4.1%	3.8%
Gross Premium to Surplus Ratio	14.5%	16.0%	-9%	9.9%	5.2%	20.4%
Net Premium to Surplus Ratio	14.5%	16.0%	-9%	9.9%	5.2%	20.4%
% of Direct Premium in Florida	0	0	0%	0	0	0
Liabilities to Assets Ratio	33.1%	32.4%	2%	32.8%	32.4%	32.9%
Debt to Equity Ratio	49.4%	48.0%	3%	48.9%	48.0%	49.1%

Combined Ratio	N/A	N/A	0%	N/A	N/A	98%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	47%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	16%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	35%
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
First Financial Insurance Co.	A	US Affiliated Pooling	Authorized	3,830	0
Munich Reinsurance America Inc	A+	US Unaffiliated	Authorized	575	0
Swiss Reinsurance America Corp	A+	US Unaffiliated	Authorized	313	0
ACE P&C Insurance Co.	A++	US Unaffiliated	Authorized	167	0
Toa Reinsurance Co. of America	A	US Unaffiliated	Authorized	105	0



Comments / Notes

- The Company paid \$4,976,000 of ordinary dividends to its parent company through September 30, 2025.

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