

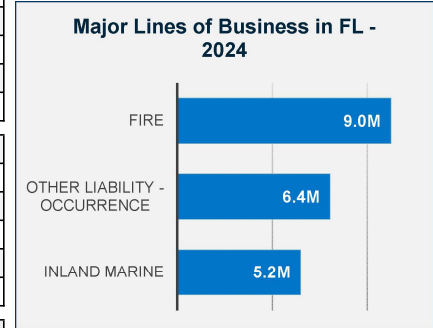
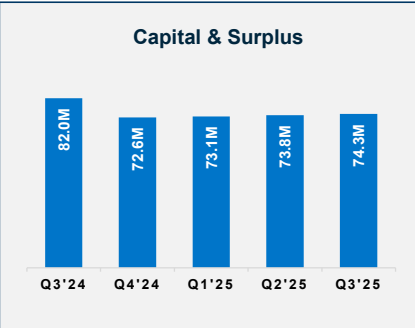
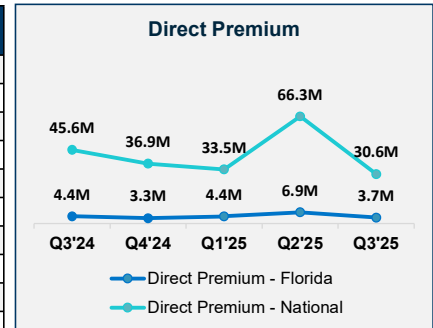


Interstate Fire & Casualty Company

Insurer Financial Report
2025 | Quarter 3

FEIN: 36-2259886
NAIC: 22829
A.M.Best: A+
State of Domicile: Illinois
Main Office: Chicago, IL
Parent: Fireman's Fund Ins Co
Incorporation Date: 10/31/1950
Website: commercial.allianz.com

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	222,750,707	244,106,363	-9%	197,522,390	229,592,757	251,756,328
Total Liabilities	148,420,037	162,085,528	-8%	123,741,083	156,464,838	179,148,852
Capital & Surplus	74,330,670	82,020,835	-9%	73,781,307	73,127,919	72,607,476
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	1	-100%	0	0	0
Net Income (Loss) After Tax	1,483,369	1,211,335	22%	934,006	504,886	1,689,111
Cash Flow from Operations	2,076,439	1,539,658	35%	1,368,498	932,562	1,895,101
Unrealized Capital Gains (Losses)	189,462	37,995	399%	189,462	12,291	19,138
Gross Premium	141,796,999	189,041,286	-25%	93,834,912	45,911,595	214,259,862
Net Premium	0	0	0%	0	0	0
Direct Premium - National	130,389,796	180,257,387	-28%	99,782,507	33,503,778	217,151,897
Direct Premium - Florida	14,980,012	22,436,041	-33%	11,309,574	4,402,561	25,693,599

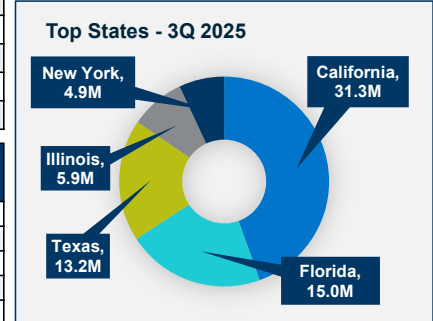


PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	190.8%	230.5%	-17%	127.2%	62.8%	295.1%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	11.5%	12.4%	-8%	11.3%	13.1%	11.8%
Liabilities to Assets Ratio	66.6%	66.4%	0%	62.6%	68.1%	71.2%
Debt to Equity Ratio	199.7%	197.6%	1%	167.7%	214.0%	246.7%
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	#7-9

Comments / Notes

- Co cedes 100% of its premiums to its parent under the company's pooling agreement. Participation is 0%.
- FL DPW decreased 33% YoY.

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Fireman's Fund Insurance Co.	A+	US Affiliated Pooling	Authorized	600,890	0
Allianz Reinsurance Am Inc.	N/A	US Aff Non-captive Non-pool	Authorized	187,340	0
Allianz Risk Transfer (Bermuda)	A+	Non-US Affiliated Non-captive	Unauthorized	132,038	325
Allianz Risk Transfer AG	N/A	Non-US Affiliated Non-captive	Unauthorized	35,348	0
Münchener Rückversicherungs-Ge	N/A	Non-US Unaffiliated	Unauthorized	30,110	0



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