

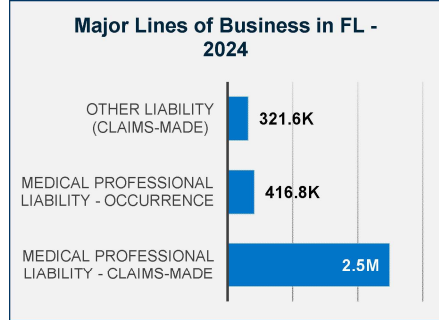
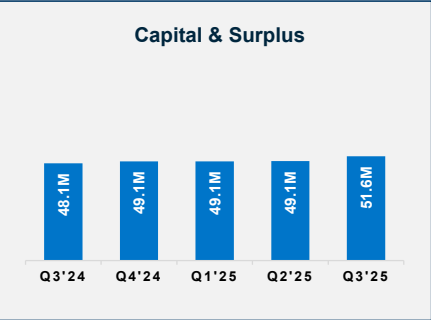
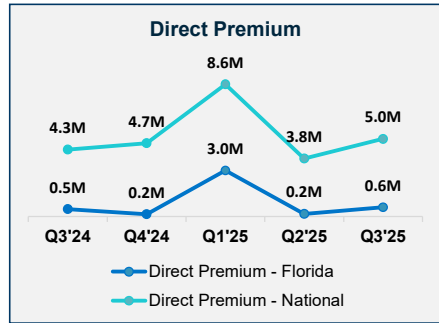


ISMIE Indemnity Company

Insurer Financial Report 2025 | Quarter 3

FEIN: 36-4296612
 NAIC: 11084
 A.M.Best: A-
 State of Domicile: Illinois
 Main Office: Chicago, IL
 Parent: ISMIE Mutual Ins Co
 Incorporation Date: 3/18/1999
 Website: www.ismie.com

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	75,712,933	68,432,294	11%	73,029,151	74,647,603	67,813,145
Total Liabilities	24,148,333	20,337,621	19%	23,881,294	25,548,415	18,680,062
Capital & Surplus	51,564,600	48,094,673	7%	49,147,856	49,099,188	49,133,082
Premiums and Agent's Balances	1,527,263	1,071,654	43%	836,355	2,436,987	951,472
Losses	4,597,417	3,331,568	38%	4,200,608	3,981,627	3,638,236
Loss Adjustment Expenses	6,343,846	5,141,845	23%	5,951,481	5,619,391	5,355,388
Underwriting Gain/Loss	(6,475,385)	(3,129,609)	-107%	(4,455,629)	(2,504,359)	(7,739,731)
Net Income (Loss) After Tax	(2,768,999)	(1,831,529)	-51%	(3,444,315)	(2,018,025)	(5,953,856)
Cash Flow from Operations	(780,573)	2,162,011	-136%	(2,829,959)	1,843,266	(2,119,169)
Unrealized Capital Gains (Losses)	549,854	(771,564)	171%	308,426	(166,532)	(560,165)
Gross Premium	15,935,325	13,651,994	17%	10,339,201	5,208,828	18,127,837
Net Premium	2,831,797	2,342,905	21%	1,841,986	877,487	3,264,293
Direct Premium - National	17,339,608	13,380,588	30%	12,305,323	8,554,176	18,127,837
Direct Premium - Florida	3,777,323	3,074,143	23%	3,170,510	2,988,894	3,231,727

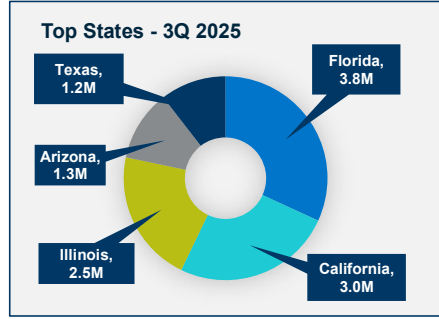


PAB: % of Policyholders Surplus	3.0%	2.2%	33%	1.7%	5.0%	1.9%
Gross Premium to Surplus Ratio	30.9%	28.4%	9%	21.0%	10.6%	36.9%
Net Premium to Surplus Ratio	5.5%	4.9%	13%	3.7%	1.8%	6.6%
% of Direct Premium in Florida	21.8%	23.0%	-5%	25.8%	34.9%	17.8%
Liabilities to Assets Ratio	31.9%	29.7%	7%	32.7%	34.2%	27.5%
Debt to Equity Ratio	46.8%	42.3%	11%	48.6%	52.0%	38.0%
Combined Ratio	N/A	N/A	0%	N/A	N/A	NM
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	39%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	68%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	NM
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	#5, 8

Comments / Notes

- Question 1 (d) - Going Concern - was not included on the financial statement.
- Direct premium written in FL increased 23% YoY.

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
ISMIE Mutual Insurance Co.	A-	US Aff Non-captive Non-pool	Authorized	45,681	0
Alimco Re Ltd.	N/A	Non-US Unaffiliated	Unauthorized	1,796	0
Insurance Co. of the West	A	US Unaffiliated	Authorized	163	0
Mitsui Sumitomo Ins Co of Am	A+	US Unaffiliated	Authorized	118	0
Chaucer Ins Co. Designated Act	N/A	Non-US Unaffiliated	Unauthorized	112	0



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