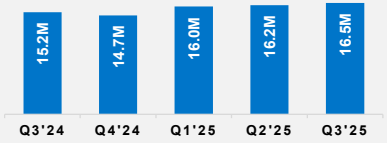
Mobilitas Insurance Company

Insurer Financial Report
2025 | Quarter 3

FEIN: 83-1265529
NAIC: 16392
A.M.Best: A
State of Domicile: Arizona
Main Office: Glendale, AZ
Parent: CSAA Insurance Exchange
Incorporation Date: 6/21/2018
Website: mobilitasinsurance.com

Capital & Surplus



Comments / Notes

- Co. has a 100% quota share agreement to cede all business written to its parent.
- Low surplus amount.
- Debt/Equity ratio appears high.
- FL DPW increased 262% YoY.

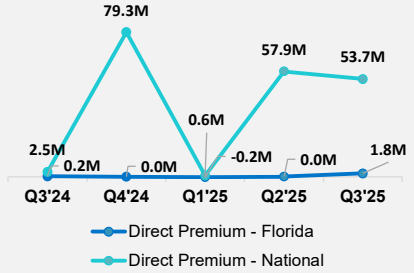
Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	518,078,722	393,408,085	32%	682,799,043	915,743,618	1,220,141,554
Total Liabilities	501,561,145	378,255,362	33%	666,593,050	899,761,749	1,205,450,174
Capital & Surplus	16,517,577	15,152,723	9%	16,205,993	15,981,869	14,691,380
Premiums and Agent's Balances	305,386,844	155,303,478	97%	485,910,446	647,511,917	939,771,193
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	751,746	(188,668)	498%	358,132	50,590	(248,966)
Cash Flow from Operations	(140,140,232)	(36,310,070)	-286%	(140,223,421)	(132,302,209)	99,433,009
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	638,276,241	545,348,040	17%	419,211,020	197,663,612	964,435,758
Net Premium	0	0	0%	0	0	0
Direct Premium - National	112,206,268	35,856,015	213%	58,492,335	616,118	115,204,939
Direct Premium - Florida	1,609,224	444,093	262%	(165,580)	(203,845)	423,974

PAB: % of Policyholders Surplus	1848.9%	1024.9%	80%	2998.3%	4051.5%	6396.8%
Gross Premium to Surplus Ratio	3864.2%	3599.0%	7%	2586.8%	1236.8%	6564.6%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	1.4%	1.2%	16%	-0.3%	-33.1%	0.4%
Liabilities to Assets Ratio	96.8%	96.1%	1%	97.6%	98.3%	98.8%
Debt to Equity Ratio	3036.5%	2496.3%	22%	4113.3%	5629.9%	8205.2%

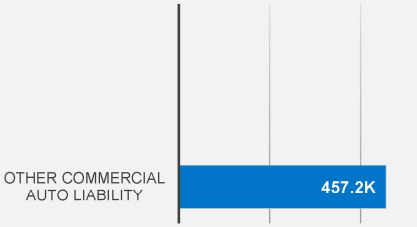
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	#1,6,9,10

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
CSAA Insurance Exchange	A	US Affiliated Pooling	Authorized	1,528,448	0
Pacific Valley Insurance Co.	N/A	US Unaffiliated	Unauthorized	361,664	0
Lloyd's Syndicate - 1971	N/A	Non-US Unaffiliated	Recip Jurisdict	10,069	0
Kinohi Insurance Co. LLC	N/A	US Unaffiliated	Unauthorized	69	0

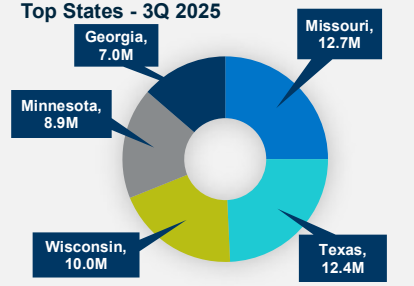
Direct Premium



Major Lines of Business in FL - 2024



Top States - 3Q 2025



* Data displayed in $000
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