

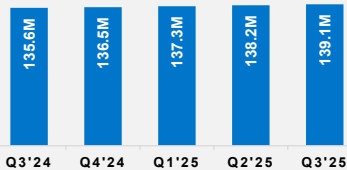


Northfield Insurance Company

Insurer Financial Report 2025 | Quarter 3

FEIN: 41-0983992
 NAIC: 27987
 A.M.Best: A++
 State of Domicile: Iowa
 Main Office: Hartford, CT
 Parent: Northland Insurance Co.
 Incorporation Date: 2/15/1972
 Website: www.northlandins.com

Capital & Surplus

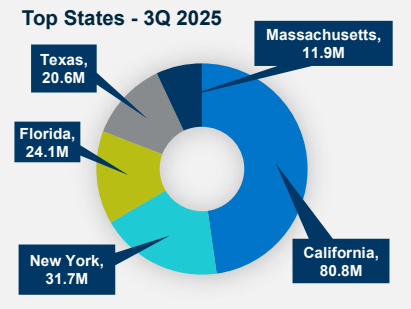
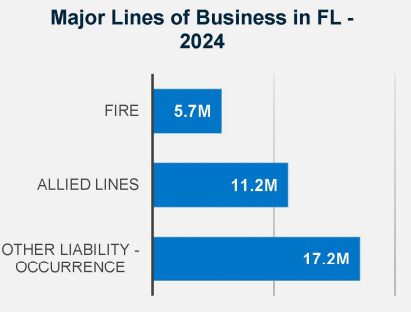
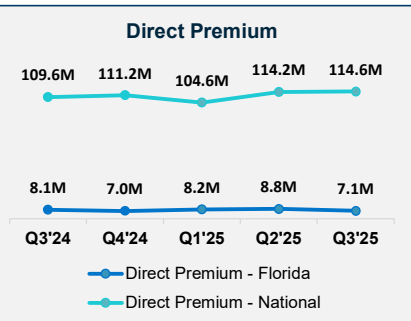


Comments / Notes

- Co is a participant in a reinsurance intercompany pooling agreement with a 0% participation rate.

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	174,915,340	163,667,505	7%	166,879,821	165,925,268	168,120,402
Total Liabilities	35,810,691	28,112,374	27%	28,672,941	28,602,607	31,656,886
Capital & Surplus	139,104,649	135,555,131	3%	138,206,880	137,322,661	136,463,517
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	2,390,307	2,151,685	11%	1,581,513	803,935	3,038,830
Cash Flow from Operations	14,898,117	(645,841)	2407%	3,352,517	3,459,818	(4,203,870)
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	322,020,042	288,020,034	12%	210,401,423	102,630,827	415,643,573
Net Premium	0	0	0%	0	0	0
Direct Premium - National	333,440,831	304,397,917	10%	218,846,161	104,607,053	415,643,573
Direct Premium - Florida	24,114,379	28,027,790	-14%	16,978,085	8,227,726	34,990,667
PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	231.5%	212.5%	9%	152.2%	74.7%	304.6%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	7.2%	9.2%	-21%	7.8%	7.9%	8.4%
Liabilities to Assets Ratio	20.5%	17.2%	19%	17.2%	17.2%	18.8%
Debt to Equity Ratio	25.7%	20.7%	24%	20.7%	20.8%	23.2%
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	None

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Travelers Indemnity Co.	A++	US Affiliated Pooling	Authorized	737,583	0



* Data displayed in \$000

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