

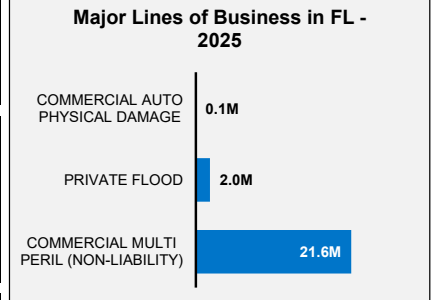
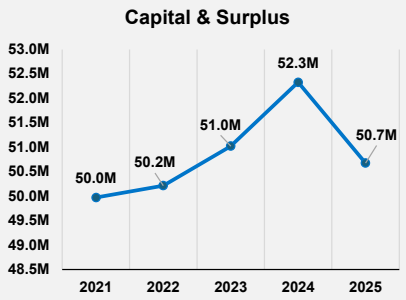
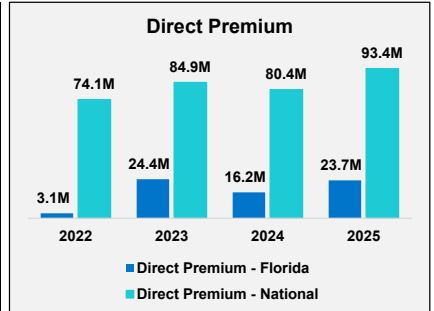


Agent Alliance Insurance Company

Insurer Financial Report 2025 | Annual

FEIN: 56-1951009
NAIC: 10389
A.M.Best: A+
State of Domicile: Alabama
Main Office: Winston-Salem, NC
Parent: Integon National Ins Co
Incorporation Date: 12/8/1995
Website: www.nationalgeneral.com

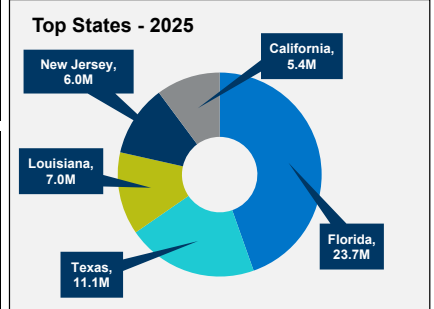
Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	72,513,214	68,292,696	6.2%	70,671,590	62,856,898	59,721,626
Total Liabilities	21,838,610	15,965,550	36.8%	19,650,033	12,642,512	9,750,429
Capital & Surplus	50,674,604	52,327,146	-3.2%	51,021,557	50,214,386	49,971,197
Premiums and Agent's Balances	15,384,421	15,084,716	2.0%	18,731,628	11,815,994	8,578,932
Losses	0	0	N/A	0	0	0
Loss Adjustment Expenses	0	0	N/A	0	0	0
Underwriting Gain/Loss	0	0	N/A	0	0	0
Net Income (Loss) After Tax	1,423,559	1,348,515	5.6%	836,820	412,385	1,779,884
Cash Flow from Operations	6,932,160	2,216,855	212.7%	1,224,833	933,245	295,113
Unrealized Capital Gains (Losses)	0	0	N/A	13,763	(13,763)	0
Gross Premium	93,391,825	80,360,503	16.2%	84,885,352	74,125,784	62,856,732
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	93,391,825	80,360,503	16.2%	84,885,350	74,125,784	62,856,732
Direct Premium - Florida	23,682,141	16,190,440	46.3%	24,394,090	3,086,989	1,687,395
PAB: % of Policyholders Surplus	30.4%	28.8%	5.3%	36.7%	23.5%	17.2%
Gross Premium to Surplus Ratio (IRIS #1)	184.3%	153.6%	20.0%	166.4%	147.6%	125.8%
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
% of Direct Premium in Florida	25.4%	20.1%	25.9%	28.7%	4.2%	2.7%
Liabilities to Assets Ratio	30.1%	23.4%	28.8%	27.8%	20.1%	16.3%
Debt to Equity Ratio	43.1%	30.5%	41.2%	38.5%	25.2%	19.5%
Combined Ratio	0%	0%	0.0%	0%	0%	0%
Losses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Loss Expenses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Other U/W Exp. Incurred Ratio	0%	0%	0.0%	0%	0%	0%
# of IRIS Ratios Outside Usual Range		0				



Comments / Notes

- Co. cedes 100% of its premium to parent, Berkley Insurance Company.
- FL direct premium has increased 46.3% YoY.
- On 12/12/2025, the Co. paid cash dividends of \$3M to its parent.
- The Co. had unsecured reinsurance recoverables that exceeded 3% of the policyholders surplus with INIC.

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Integon National Insurance Co.	A+	US Affil Non-captive Non-pool	Authorized	37,010	0
North Carolina Re Facility	N/A	Mandatory Pools	Authorized	203	0



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