



# Auros Reciprocal Insurance Exchange

Insurer Financial Report  
2025 | Annual

FEIN: 99-2391850

NAIC: 17642

A.M.Best: NR

State of Domicile: Mississippi

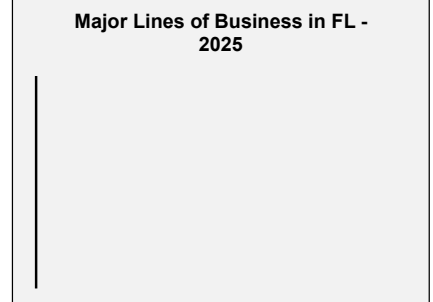
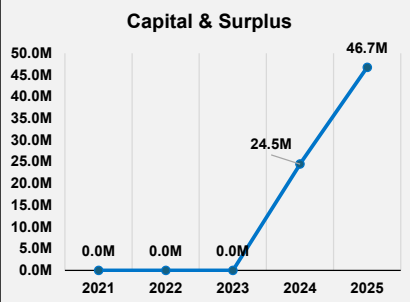
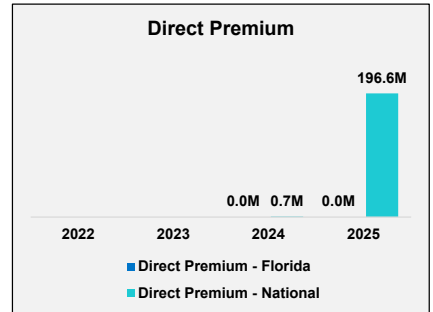
Main Office: Lakewood Ranch, FL

Parent: N/A

Incorporation Date: 4/5/2024

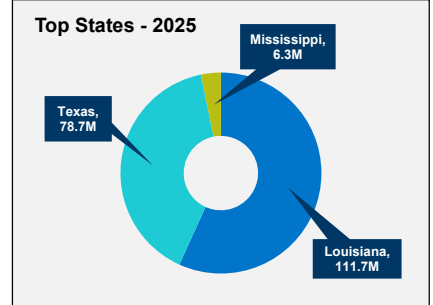
Website: www.aurosins.com

Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	134,820,907	26,205,556	414.5%	0	0	0
Total Liabilities	88,096,311	1,739,747	4963.7%	0	0	0
Capital & Surplus	46,724,596	24,465,809	91.0%	0	0	0
Premiums and Agent's Balances	598,387	0	N/A	0	0	0
Losses	1,214,780	3,956	30607.3%	0	0	0
Loss Adjustment Expenses	552,839	371	148913.2%	0	0	0
Underwriting Gain/Loss	(4,435,604)	(1,381,481)	-221.1%	0	0	0
Net Income (Loss) After Tax	(2,752,191)	(554,409)	-396.4%	0	0	0
Cash Flow from Operations	32,818,474	(458,747)	7253.9%	0	0	0
Unrealized Capital Gains (Losses)	594	(594)	200.0%	0	0	0
Gross Premium	196,601,767	689,666	28406.8%	0	0	0
Net Premium	30,997,372	(2,190,064)	1515.4%	0	0	0
Direct Premium - National	196,601,767	689,666	28406.8%	0	0	0
Direct Premium - Florida	0	0	N/A	0	0	0
PAB: % of Policyholders Surplus	1.3%	0.0%	N/A	0	0	0
Gross Premium to Surplus Ratio (IRIS #1)	420.8%	2.8%	14826.7%	0	0	0
Net Premium to Surplus Ratio (IRIS #2)	66.3%	-9.0%	841.1%	0	0	0
% of Direct Premium in Florida	0.0%	0.0%	N/A	0	0	0
Liabilities to Assets Ratio	65.3%	6.6%	884.3%	0	0	0
Debt to Equity Ratio	188.5%	7.1%	2551.5%	0	0	0
Combined Ratio	152%	53%	186.8%	0%	0%	0%
Losses Incurred Ratio	22%	-29%	-177.2%	0%	0%	0%
Loss Expenses Incurred Ratio	45%	-12%	-491.3%	0%	0%	0%
Other U/W Exp. Incurred Ratio	85%	93%	-8.6%	0%	0%	0%
# of IRIS Ratios Outside Usual Range		7				



- Comments / Notes**
- Demotech Financial Strength Rating: A
  - In 2026, the Co. plans to continue growth in Louisiana and Texas, and to being writing homeowners policies on a surplus lines basis in FL, beginning May 2026.

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Anchor Re Inc.	N/A	US Affil Non-captive Non-pool	Unauthorized	64,554	0
Lloyd's Syndicate - 1910	N/A	Non-US Unaffiliated	Recip Jurisdict	3,603	0
Gateway Re Ltd.	N/A	Non-US Unaffiliated	Unauthorized	3,362	0
Arch Reinsurance Ltd.	A+	Non-US Unaffiliated	Recip Jurisdict	3,195	0
Horseshoe Re Ltd.	N/A	Non-US Unaffiliated	Unauthorized	2,167	0



\* Data displayed in \$000

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