



Century Surety Company

Insurer Financial Report 2025 | Annual

FEIN: 31-0936702

NAIC: 36951

A.M.Best: A u

State of Domicile: Ohio

Main Office: Westerville, OH

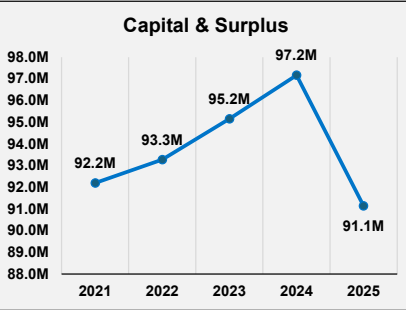
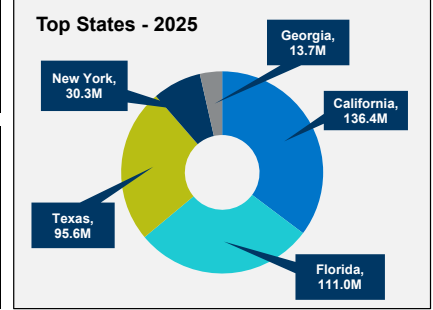
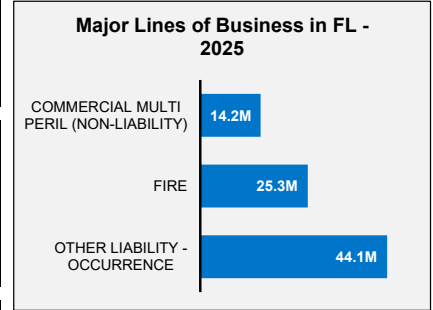
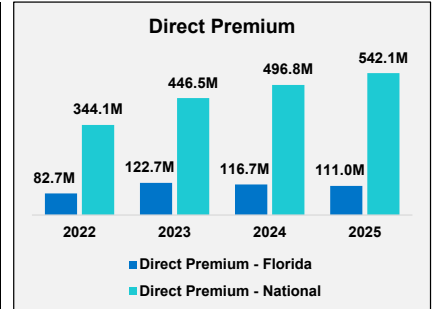
Parent: Star Insurance Company

Incorporation Date: 6/22/1978

Website: www.ameritrustgroup.com

Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	222,701,663	152,137,055	46.4%	101,048,697	96,423,100	94,696,701
Total Liabilities	131,565,683	54,970,000	139.3%	5,893,584	3,147,581	2,499,546
Capital & Surplus	91,135,980	97,167,055	-6.2%	95,155,113	93,275,519	92,197,156
Premiums and Agent's Balances	36,548,376	0	NM	0	0	0
Losses	0	0	NM	0	0	0
Loss Adjustment Expenses	0	0	NM	0	0	0
Underwriting Gain/Loss	(25,368)	0	NM	0	0	0
Net Income (Loss) After Tax	423,482	1,578,148	-73.2%	1,025,551	814,198	200,158
Cash Flow from Operations	9,814,398	20,549,597	-52.2%	9,152,431	193,421	(3,406,424)
Unrealized Capital Gains (Losses)	(2,096,955)	532,467	-493.8%	834,515	325,103	3,344,301
Gross Premium	542,058,282	496,800,238	9.1%	446,531,676	344,129,151	310,555,597
Net Premium	0	0	NM	0	0	0
Direct Premium - National	542,058,282	496,800,238	9.1%	446,531,676	344,129,151	310,555,597
Direct Premium - Florida	110,990,582	116,667,183	-4.9%	122,703,774	82,725,712	74,689,348
PAB: % of Policyholders Surplus	40.1%	0.0%	NM	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio (IRIS #1)	594.8%	511.3%	16.3%	469.3%	368.9%	336.8%
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	NM	0.0%	0.0%	0.0%
% of Direct Premium in Florida	20.5%	23.5%	-12.8%	27.5%	24.0%	24.1%
Liabilities to Assets Ratio	59.1%	36.1%	63.5%	5.8%	3.3%	2.6%
Debt to Equity Ratio	144.4%	56.6%	155.2%	6.2%	3.4%	2.7%
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		1				

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Accident Fund Ins Co. Am	A	US Affiliated Pooling	Authorized	853,353	0



Comments / Notes

- Co cedes 100% of its premiums to Star Insurance Company, the lead member of the pool. The Co. does not retain any loss or LAE reserves.
- PAB is equal to 40.1% of Surplus.

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