



# GuideOne National Insurance Company

Insurer Financial Report  
2025 | Annual

FEIN: 90-0773265

NAIC: 14167

A.M.Best: A-

State of Domicile: Iowa

Main Office: West Des Moines, IA

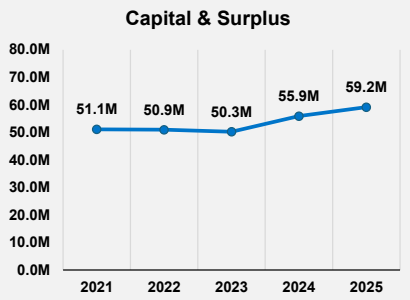
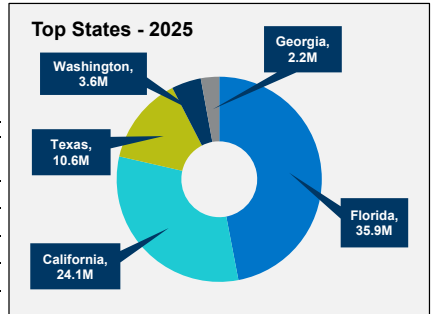
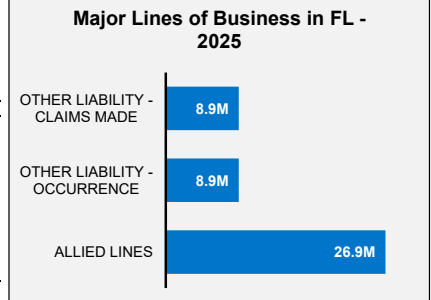
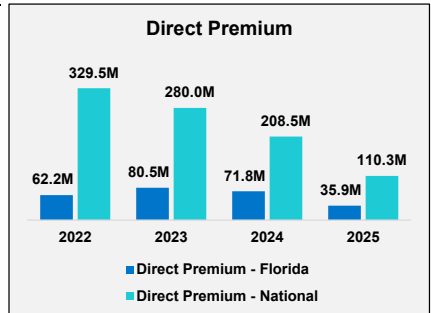
Parent: GuideOne Insurance Group

Incorporation Date: 12/27/2011

Website: www.guideone.com

Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	70,141,323	70,510,628	-0.5%	96,444,188	85,217,928	123,541,435
Total Liabilities	10,948,566	14,595,775	-25.0%	46,189,835	34,277,219	72,428,212
Capital & Surplus	59,192,757	55,914,853	5.9%	50,254,353	50,940,709	51,113,223
Premiums and Agent's Balances	24,981	21,414	16.7%	153,660	3,008,175	0
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	1,375,213	1,335,631	3.0%	1,158,590	877,801	836,269
Cash Flow from Operations	1,960,168	14,748,109	-86.7%	(23,556,883)	(35,815,766)	40,195,933
Unrealized Capital Gains (Losses)	(11,953)	179,506	-106.7%	(192,094)	31,694	(28,236)
Gross Premium	110,295,815	208,534,351	-47.1%	280,035,156	329,543,152	431,585,513
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	110,295,815	208,534,351	-47.1%	280,035,156	329,543,152	431,585,513
Direct Premium - Florida	35,891,025	71,774,522	-50.0%	80,466,790	62,180,382	69,588,319
PAB: % of Policyholders Surplus	0.0%	0.0%	10.2%	0.3%	5.9%	0.0%
Gross Premium to Surplus Ratio (IRIS #1)	186.3%	372.9%	-50.0%	557.2%	646.9%	844.4%
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
% of Direct Premium in Florida	32.5%	34.4%	-5.5%	28.7%	18.9%	16.1%
Liabilities to Assets Ratio	15.6%	20.7%	-24.6%	47.9%	40.2%	58.6%
Debt to Equity Ratio	18.5%	26.1%	-29.1%	91.9%	67.3%	141.7%
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		0				

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
GuideOne Insurance Co.	A-	US Affiliated Pooling	Authorized	352,943	0
Transatlantic Reinsurance Co.	A++	US Unaffiliated	Authorized	3,250	0
Everest Reinsurance Co.	A+	US Unaffiliated	Authorized	3,132	141
AXIS Reinsurance Co.	A	US Unaffiliated	Authorized	1,900	0
China Life Insurance Co.	N/A	Non-US Unaffiliated	Unauthorized	1,540	92



- ### Comments / Notes
- Co cedes 100% of its premiums to GuideOne Ins Co, the lead member of the pool.
  - Total DPW decreased 47.1% YoY.
  - 32.5% of total direct premium is written in FL.

\* Data displayed in \$000

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