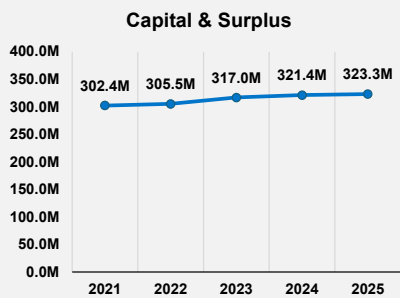




# Guilford Insurance Company

Insurer Financial Report  
2025 | Annual

FEIN: 36-4076129  
NAIC: 10956  
A.M.Best: A  
State of Domicile: Illinois  
Main Office: Hartford, CT  
Parent: Alamance Insurance Co  
Incorporation Date: 11/30/1998  
Website: www.ifgcompanies.com



**Comments / Notes**

- During 2025, the Co. paid \$6,876,000 in ordinary dividends to its parent, AIC.

Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	484,647,363	479,184,389	1.1%	469,033,326	444,839,209	424,994,394
Total Liabilities	161,307,584	157,792,125	2.2%	152,080,291	139,337,834	122,599,508
Capital & Surplus	323,339,779	321,392,264	0.6%	316,953,035	305,501,375	302,394,882
Premiums and Agent's Balances	11,623,107	12,216,503	-4.9%	13,340,280	13,985,772	13,050,086
Losses	96,989,260	92,873,564	4.4%	82,596,362	75,131,045	64,226,997
Loss Adjustment Expenses	24,738,256	21,069,291	17.4%	18,944,656	17,453,012	17,084,351
Underwriting Gain/Loss	224,421	1,532,178	-85.4%	6,506,562	7,549,877	7,318,492
Net Income (Loss) After Tax	11,195,812	16,585,454	-32.5%	20,968,664	14,401,253	11,690,111
Cash Flow from Operations	15,919,351	27,879,219	-42.9%	32,643,411	28,728,654	20,358,882
Unrealized Capital Gains (Losses)	(2,343,845)	3,045,985	-176.9%	9,388,597	(2,735,892)	18,760,705
Gross Premium	59,646,414	65,678,454	-9.2%	70,780,462	67,040,098	59,101,680
Net Premium	59,646,414	65,678,454	-9.2%	70,780,462	67,040,098	59,101,680
Direct Premium - National	0	0	NM	0	0	0
Direct Premium - Florida	0	0	NM	0	0	0
PAB: % of Policyholders Surplus	3.6%	3.8%	-5.4%	4.2%	4.6%	4.3%
Gross Premium to Surplus Ratio (IRIS #1)	18.4%	20.4%	-9.7%	22.3%	21.9%	19.5%
Net Premium to Surplus Ratio (IRIS #2)	18.4%	20.4%	-9.7%	22.3%	21.9%	19.5%
% of Direct Premium in Florida	0	0	NM	0	0	0
Liabilities to Assets Ratio	33.3%	32.9%	1.1%	32.4%	31.3%	28.8%
Debt to Equity Ratio	49.9%	49.1%	1.6%	48.0%	45.6%	40.5%
Combined Ratio	100%	98%	2.0%	90%	88%	86%
Losses Incurred Ratio	41%	47%	-13.1%	42%	42%	31%
Loss Expenses Incurred Ratio	22%	16%	37.8%	14%	11%	17%
Other U/W Exp. Incurred Ratio	37%	35%	6.8%	34%	35%	38%
# of IRIS Ratios Outside Usual Range		0				

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
First Financial Insurance Co.	A	US Affiliated Pooling	Authorized	4,984	0
Munich Reinsurance America Inc	A+	US Unaffiliated	Authorized	567	0
Swiss Reinsurance America Corp	A+	US Unaffiliated	Authorized	205	0
ACE P&C Insurance Co.	A++	US Unaffiliated	Authorized	158	0
Toa Reinsurance Co. of America	A	US Unaffiliated	Authorized	103	0

Direct Premium			
2022	2023	2024	2025
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

■ Direct Premium - Florida  
■ Direct Premium - National

**Major Lines of Business in FL - 2025**

**Top States - 2025**

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