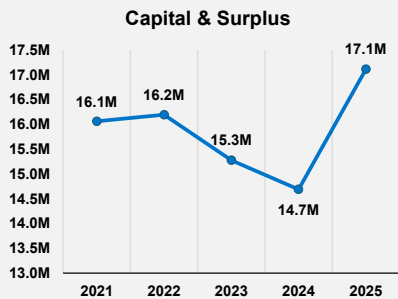




Mobilitas Insurance Company

Insurer Financial Report 2025 | Annual

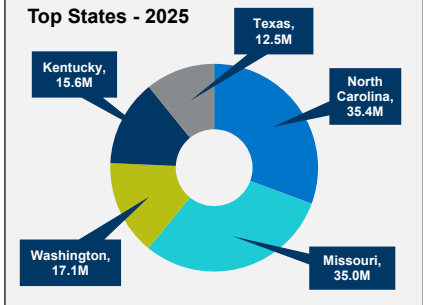
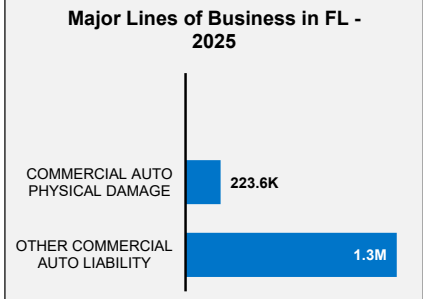
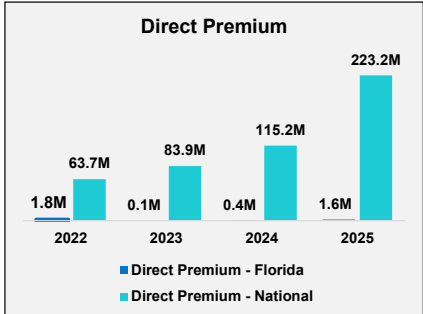
FEIN: 83-1265529
 NAIC: 16392
 A.M.Best: A
 State of Domicile: Arizona
 Main Office: Glendale, AZ
 Parent: CSAA Insurance Exchange
 Incorporation Date: 6/21/2018
 Website: www.mobilitasinsurance.com



- Comments / Notes**
- Co. has a 100% quota share agreement to cede all business written to its parent.
 - Low surplus amount.
 - FL direct premium increased 270.3% YoY.

Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	899,918,307	1,220,141,554	-26.2%	44,910,291	51,382,011	43,315,241
Total Liabilities	882,798,503	1,205,450,174	-26.8%	29,630,310	35,185,023	27,251,258
Capital & Surplus	17,119,804	14,691,380	16.5%	15,279,981	16,196,988	16,063,983
Premiums and Agent's Balances	623,874,809	939,771,193	-33.6%	0	0	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	1,440,972	(248,966)	678.8%	106,125	152,916	356,873
Cash Flow from Operations	(149,379,324)	99,433,009	-250.2%	10,369,242	(14,709,644)	(2,684,720)
Unrealized Capital Gains (Losses)	0	0	N/A	0	0	0
Gross Premium	730,308,771	964,435,758	-24.3%	657,063,637	526,181,004	46,499,084
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	223,219,332	115,204,939	93.8%	83,878,089	63,695,917	13,014,657
Direct Premium - Florida	1,569,782	423,974	270.3%	101,686	1,842,859	0
PAB: % of Policyholders Surplus	3644.2%	6396.8%	-43.0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio (IRIS #1)	42.66	65.65	-35.0%	43.00	32.49	2.89
Net Premium to Surplus Ratio (IRIS #2)	0.00	0.00	N/A	0.00	0.00	0.00
% of Direct Premium in Florida	0.70%	0.37%	91.1%	0.12%	2.89%	0.00%
Liabilities to Assets Ratio	0.98	0.99	-0.7%	0.66	0.68	0.63
Debt to Equity Ratio	51.57	82.05	-37.2%	1.94	2.17	1.70
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						

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
CSAA Insurance Exchange	A	US Affiliated Pooling	Authorized	1,814,108	0
Pacific Valley Insurance Co.	N/A	US Unaffiliated	Unauthorized	410,642	0
Lloyd's Syndicate - 1971	N/A	Non-US Unaffiliated	Recip Jurisdict	18,771	0
Agora Insurance Inc.	N/A	US Unaffiliated	Unauthorized	12,786	0
Kinohi Insurance Co. LLC	N/A	US Unaffiliated	Unauthorized	189	0



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