

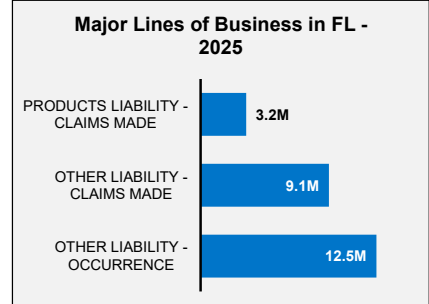
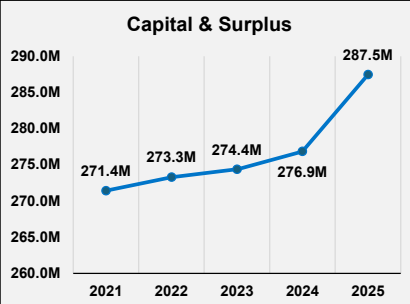
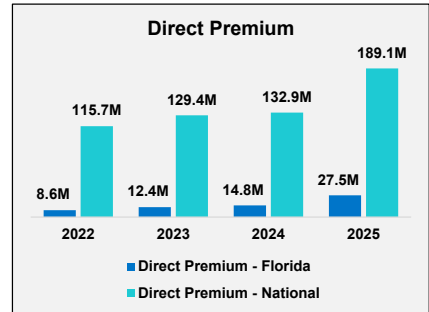


Pacific Insurance Company, Limited

Insurer Financial Report 2025 | Annual

FEIN: 06-1401918
 NAIC: 10046
 A.M.Best: A+
 State of Domicile: Connecticut
 Main Office: Hartford, CT
 Parent: Hartford Fire Insurance Co.
 Incorporation Date: 05/24/1994
 Website: www.thehartford.com

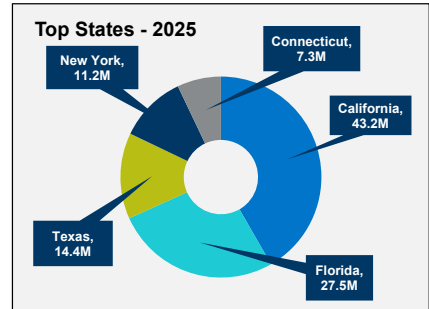
Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	877,349,792	831,866,939	5.5%	800,105,916	777,595,018	787,889,043
Total Liabilities	589,882,011	555,016,322	6.3%	525,735,777	504,312,175	516,465,067
Capital & Surplus	287,467,781	276,850,617	3.8%	274,370,139	273,282,843	271,423,976
Premiums and Agent's Balances	14,418,857	13,490,642	6.9%	13,144,452	12,150,300	10,921,020
Losses	362,772,448	343,894,313	5.5%	322,848,218	322,889,569	308,198,538
Loss Adjustment Expenses	78,772,635	74,676,147	5.5%	70,117,919	65,860,276	65,476,248
Underwriting Gain/Loss	24,275,350	16,158,655	50.2%	13,724,244	17,122,645	13,222,775
Net Income (Loss) After Tax	42,603,800	33,458,151	27.3%	31,331,062	30,567,577	27,754,234
Cash Flow from Operations	78,179,898	75,548,838	3.5%	46,291,834	56,806,714	55,663,440
Unrealized Capital Gains (Losses)	422,797	(422,796)	200.0%	(46,002)	(1,508,671)	33,923
Gross Premium	448,183,674	372,992,174	20.2%	349,188,522	317,862,111	285,138,847
Net Premium	259,086,309	240,115,840	7.9%	219,781,568	202,177,753	185,821,483
Direct Premium - National	189,097,365	132,876,333	42.3%	129,406,955	115,684,357	99,317,364
Direct Premium - Florida	27,545,747	14,833,035	85.7%	12,421,437	8,568,266	2,937,334
PAB: % of Policyholders Surplus	5.0%	4.9%	2.9%	4.8%	4.4%	4.0%
Gross Premium to Surplus Ratio (IRIS #1)	155.9%	134.7%	15.7%	127.3%	116.3%	105.1%
Net Premium to Surplus Ratio (IRIS #2)	90.1%	86.7%	3.9%	80.1%	74.0%	68.5%
% of Direct Premium in Florida	14.6%	11.2%	30.5%	9.6%	7.4%	3.0%
Liabilities to Assets Ratio	67.2%	66.7%	0.8%	65.7%	64.9%	65.6%
Debt to Equity Ratio	205.2%	200.5%	2.4%	191.6%	184.5%	190.3%
Combined Ratio	90%	93%	-3.2%	93%	91%	93%
Losses Incurred Ratio	50%	53%	-4.9%	53%	51%	51%
Loss Expenses Incurred Ratio	10%	10%	-1.5%	11%	9%	11%
Other U/W Exp. Incurred Ratio	30%	30%	-0.9%	30%	31%	31%
# of IRIS Ratios Outside Usual Range		7				



Comments / Notes

- On 4/17/2025, the Co. paid an ordinary cash dividend of \$33.4M to its parent, HIG.
- 14.6% of premium is written in FL; a 30.5% increase YoY.
- FL DPW increased 85.7% YoY.

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Hartford Fire Insurance Co.	A+	US Affiliated Pooling	Authorized	399,519	0



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