



Point Excess and Surplus Insurance Company

Insurer Financial Report
2025 | Annual

FEIN: 88-4373069

NAIC: 17445

A.M.Best: A+

State of Domicile: Wisconsin

Main Office: Stevens Point, WI

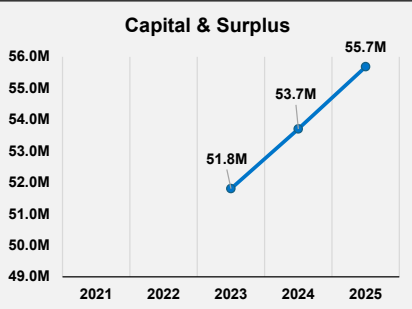
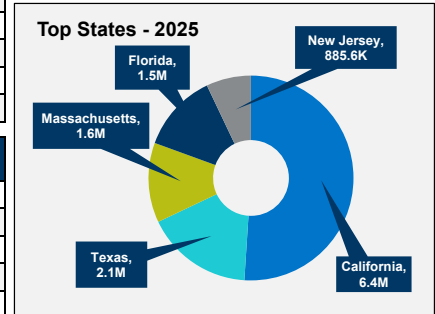
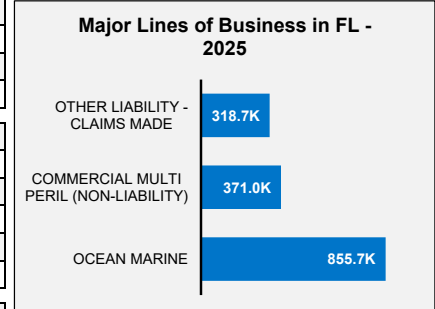
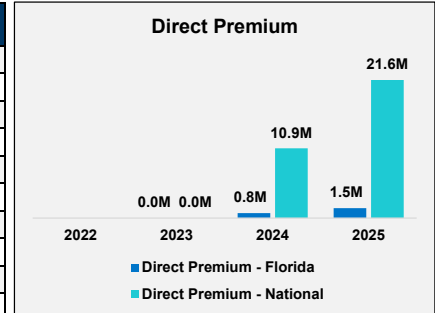
Parent: Sentry Mutual Hldg Co.

Incorporation Date: 12/2/2022

Website: www.sentry.com

Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	57,167,191	54,274,902	5.3%	52,031,661	0	0
Total Liabilities	1,481,781	573,511	158.4%	227,299	0	0
Capital & Surplus	55,685,410	53,701,391	3.7%	51,804,362	0	0
Premiums and Agent's Balances	0	0	N/A	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	2,039,577	1,970,013	3.5%	1,886,391	0	0
Cash Flow from Operations	2,337,824	1,793,500	30.3%	1,091,262	0	0
Unrealized Capital Gains (Losses)	0	0	N/A	0	0	0
Gross Premium	21,554,990	10,877,172	98.2%	0	0	0
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	21,554,990	10,877,172	98.2%	0	0	0
Direct Premium - Florida	1,545,506	756,131	104.4%	0	0	0
PAB: % of Policyholders Surplus	0.0%	0.0%	N/A	0.0%	0	0
Gross Premium to Surplus Ratio (IRIS #1)	38.7%	20.3%	91.1%	0.0%	0	0
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	N/A	0.0%	0	0
% of Direct Premium in Florida	7.2%	7.0%	3.1%	0	0	0
Liabilities to Assets Ratio	2.6%	1.1%	145.3%	0.4%	0	0
Debt to Equity Ratio	2.7%	1.1%	149.2%	0.4%	0	0
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
Sentry Insurance Co.	A+	US Affiliated Pooling	Authorized	17,447	0
Lloyd's Syndicate - 1458	N/A	Non-US Unaffiliated	Recip Jurisdiction	144	0
Munich Reinsurance America Inc	A+	US Unaffiliated	Authorized	144	0
Allied World Insurance Co.	A+	US Unaffiliated	Authorized	124	0
Swiss Reinsurance America Corp	A+	US Unaffiliated	Authorized	124	0



Comments / Notes

- Under the pooling arrangement, the Co. cedes 100% of its underwriting results to the pool and assumes 0%.

* Data displayed in \$000

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