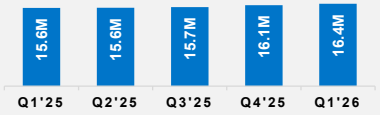
# Awbury Insurance Company

**Insurer Financial Report**
**2026 | Quarter 1**

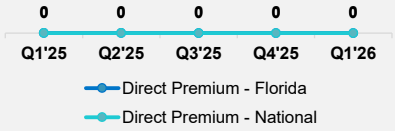
**FEIN:** 38-3943267
**NAIC:** 15708
**A.M.Best:** NR
**State of Domicile:** Delaware
**Main Office:** Greenwich, CT
**Parent:** Awbury Ins. Holdings LLC
**Incorporation Date:** 11/5/2014
**Website:** www.awbury.com

| Financial Highlights | Q1 2026 | Q1 2025 | % Change | 2025 | 2024 | 2023 |
|---|---|---|---|---|---|---|
| Total Admitted Assets | 21,779,838 | 16,356,265 | 33% | 20,329,235 | 15,856,018 | 21,765,092 |
| Total Liabilities | 5,351,645 | 772,236 | 593% | 4,195,814 | 344,321 | 659,893 |
| Capital & Surplus | 16,428,193 | 15,584,029 | 5% | 16,133,421 | 15,511,697 | 21,105,199 |
| Premiums and Agent's Balances | 0 | 0 | 0% | 0 | 0 | 0 |
| Losses | 0 | 0 | 0% | 0 | 0 | 0 |
| Loss Adjustment Expenses | 0 | 0 | 0% | 0 | 0 | 0 |
| Underwriting Gain/Loss | (82,868) | (176,532) | 53% | (737,623) | (561,172) | (576,596) |
| Net Income (Loss) After Tax | 347,922 | 113,312 | 207% | 616,354 | 234,318 | 171,929 |
| Cash Flow from Operations | 1,303,577 | 383,665 | 240% | 3,891,952 | 199,734 | 204,242 |
| Unrealized Capital Gains (Losses) | 0 | 0 | 0% | 0 | 0 | 0 |
| Gross Premium | 0 | 0 | 0% | 0 | 0 | 0 |
| Net Premium | 0 | 0 | 0% | 0 | 0 | 0 |
| Direct Premium - National | 0 | 0 | 0% | 0 | 0 | 0 |
| Direct Premium - Florida | 0 | 0 | 0% | 0 | 0 | 0 |
| PAB: % of Policyholders Surplus | 0.0% | 0.0% | 0% | 0.0% | 0.0% | 0.0% |
| Gross Premium to Surplus Ratio | 0.0% | 0.0% | 0% | 0.0% | 0.0% | 0.0% |
| Net Premium to Surplus Ratio | 0.0% | 0.0% | 0% | 0.0% | 0.0% | 0.0% |
| % of Direct Premium in Florida | 0.0% | 0.0% | 0% | 0.0% | 0.0% | 0.0% |
| Liabilities to Assets Ratio | 24.6% | 4.7% | 420% | 20.6% | 2.2% | 3.0% |
| Debt to Equity Ratio | 32.6% | 5.0% | 557% | 26.0% | 2.2% | 3.1% |
| Combined Ratio | N/A | N/A | 0% | 0% | 0% | 0% |
| Losses Incurred Ratio | N/A | N/A | 0% | 0% | 0% | 0% |
| Loss Expenses Incurred Ratio | N/A | N/A | 0% | 0% | 0% | 0% |
| Other U/W Exp. Incurred Ratio | N/A | N/A | 0% | 0% | 0% | 0% |
| # of IRIS Ratios Outside Usual Range | | | | | 2 | |

### Capital & Surplus




### Direct Premium




### Major Lines of Business in FL - 2025

### Comments / Notes

- Low Surplus.
- Question 1(d) "Going Concern" was not included in the Notes section of the financial statement

### Top States - 1Q 2026

| Reinsurers (Top 5 2025) | A.M. Best Rating | Reinsurance Class | Reins. Authorization | Gross Recovery* | Over 120 Days Overdue |
|---|---|---|---|---|---|
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* Data displayed in $000

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