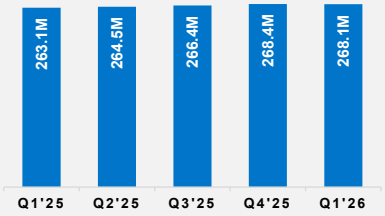
Chubb Custom Insurance Company

Insurer Financial Report
2026 | Quarter 1

FEIN: 22-2320779
NAIC#: 38989
A.M. Best Rating: A++
State of Domicile: New Jersey
Main Office: Whitehouse Station, NJ
Parent: Federal Insurance Company
Incorporation Date: 10/03/1980
Website: www.chubb.com

Capital & Surplus



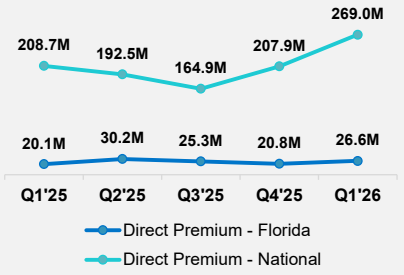
Comments / Notes

- FL DPW increased 32% YoY.
- Co. is party to a 100% quota share reinsurance agreement with Federal.
- The 1Q2026 financial statement is not available to review.

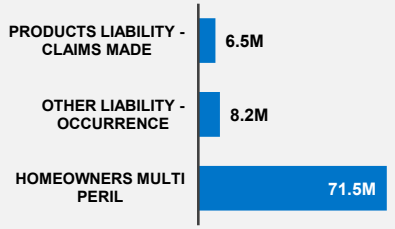
Financial Highlights	Q1 2026	Q1 2025	% Change	2025	2024	2023
Total Admitted Assets	510,543,997	449,435,879	14%	453,549,884	401,895,220	352,340,382
Total Liabilities	242,404,568	186,304,287	30%	185,166,478	140,652,398	97,130,748
Capital & Surplus	268,139,429	263,131,592	2%	268,383,406	261,242,822	255,209,634
Premiums and Agent's Balances	38,762,327	63,943,017	-39%	42,452,703	31,026,223	19,141,179
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	0	0	0%	0	0	0
Net Income (Loss) After Tax	(224,788)	1,923,233	-112%	7,203,794	6,046,721	6,016,852
Cash Flow from Operations	55,287,120	(77,064,447)	172%	46,155,851	40,385,656	37,482,399
Unrealized Capital Gains (Losses)	0	0	0%	0	6,861	4,704
Gross Premium	194,862,924	147,230,048	32%	773,968,102	567,554,068	358,552,223
Net Premium	0	0	0%	0	0	0
Direct Premium - National	268,957,370	208,713,275	29%	773,962,692	567,545,865	358,552,220
Direct Premium - Florida	26,605,547	20,123,512	32%	96,443,301	73,966,645	39,437,171
PAB: % of Policyholders Surplus	14.5%	24.3%	-41%	15.8%	11.9%	7.5%
Gross Premium to Surplus Ratio	72.7%	56.0%	30%	288.4%	217.3%	140.5%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	9.9%	9.6%	3%	12.5%	13.0%	11.0%
Liabilities to Assets Ratio	47.5%	41.5%	15%	40.8%	35.0%	27.6%
Debt to Equity Ratio	90.4%	70.8%	28%	69.0%	53.8%	38.1%
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						

Reinsurers (Top 5 2025)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Federal Insurance Co.	A++	US Aff Non-captive Non-pool	Authorized	1,249,727	0

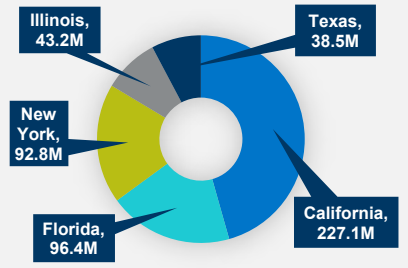
Direct Premium



Major Lines of Business in FL - 2025



Top States - 1Q 2026



* Data displayed in $000

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