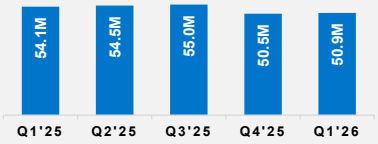
Great American E&S Insurance Company

Insurer Financial Report
2026 | Quarter 1

FEIN: 31-0954439
NAIC: 37532
A.M.Best: A+
State of Domicile: Ohio
Main Office: Cincinnati, OH
Parent: Great American Ins Co
Incorporation Date: 2/28/1979
Website: greatamericaninsurancegroup.com

Capital & Surplus



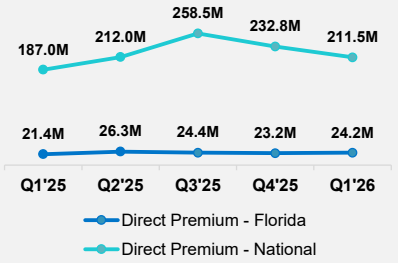
Comments / Notes

- Co and certain affiliates maintain a reinsurance pooling agreement with parent, Great American Ins Co. Participation is 0%.

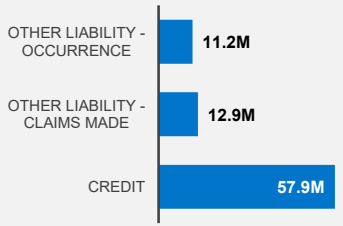
Financial Highlights	Q1 2026	Q1 2025	% Change	2025	2024	2023
Total Admitted Assets	51,058,590	54,185,565	-6%	50,523,591	53,631,138	51,977,514
Total Liabilities	148,019	131,802	12%	30,975	34,103	22,654
Capital & Surplus	50,910,571	54,053,763	-6%	50,492,616	53,597,035	51,954,860
Premiums and Agent's Balances	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	0	0	0%	0	0	0
Net Income (Loss) After Tax	420,418	460,157	-9%	1,889,889	1,650,120	1,549,489
Cash Flow from Operations	508,295	550,108	-8%	1,868,950	1,781,832	1,489,550
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	217,385,102	188,958,972	15%	890,295,970	718,731,778	867,118,255
Net Premium	0	0	0%	0	0	0
Direct Premium - National	211,451,278	187,009,144	13%	890,279,058	718,517,285	865,837,503
Direct Premium - Florida	24,186,337	21,386,227	13%	95,277,788	79,687,876	88,022,308
PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	427.0%	349.6%	22%	1763.2%	1341.0%	1669.0%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	11.4%	11.4%	0%	10.7%	11.1%	10.2%
Liabilities to Assets Ratio	0.3%	0.2%	19%	0.1%	0.1%	0.0%
Debt to Equity Ratio	0.3%	0.2%	19%	0.1%	0.1%	0.0%
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
# of IRIS Ratio(s) Outside Usual Range					1	

Reinsurers (Top 5 2025)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Great American Insurance Co.	A+	US Affiliated Pooling	Authorized	2,062,510	0

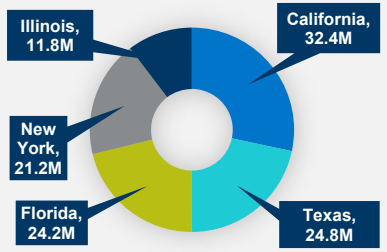
Direct Premium



Major Lines of Business in FL - 2025



Top States - 1Q 2026



* Data displayed in $000
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