Great American Risk Solutions Surplus Lines Ins Co

F/K/A American Empire SU

Insurer Financial Report
2026 | Quarter 1

FEIN: 31-0912199
NAIC: 35351
A.M.Best: A+
State of Domicile: Ohio
Main Office: Cincinnati, OH
Parent: Great American Insurance Co.
Incorporation Date: 7/15/1977
Website:greatamericaninsurancegroup.com

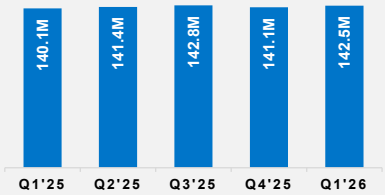
Financial Highlights	Q1 2026	Q1 2025	% Change	2025	2024	2023
Total Admitted Assets	149,001,583	142,124,922	5%	153,165,360	143,600,806	133,814,036
Total Liabilities	6,536,843	2,021,689	223%	12,039,615	4,762,841	3,928
Capital & Surplus	142,464,739	140,103,233	2%	141,125,744	138,837,966	133,810,109
Premiums 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	1,350,640	1,170,160	15%	5,121,364	4,469,365	4,294,446
Cash Flow from Operations	1,925,491	1,782,759	8%	5,279,436	4,752,390	4,465,789
Unrealized Capital Gains (Losses)	(10,363)	29,699	-135%	45,080	288,079	(83,562)
Gross Premium	131,602,544	143,072,364	-8%	554,155,389	576,081,847	323,478,187
Net Premium	0	0	0%	0	0	0
Direct Premium - National	119,255,964	134,193,062	-11%	554,155,389	576,081,847	323,478,187
Direct Premium - Florida	8,662,570	10,712,123	-19%	36,180,896	36,870,167	22,405,469

PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	92.4%	102.1%	-10%	392.7%	414.9%	241.7%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	7.3%	8.0%	-9%	6.5%	6.4%	6.9%
Liabilities to Assets Ratio	4.4%	1.4%	208%	7.9%	3.3%	0.0%
Debt to Equity Ratio	4.6%	1.4%	218%	8.5%	3.4%	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%
IRIS Ratio(s) Outside Usual Range						

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	1,091,593	0

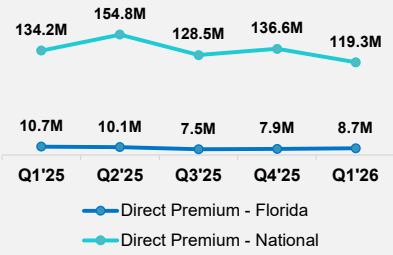
Capital & Surplus



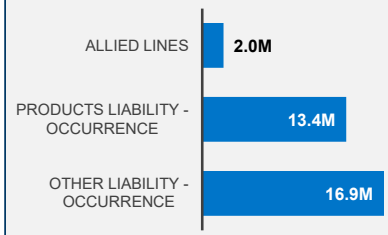
Comments / Notes

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

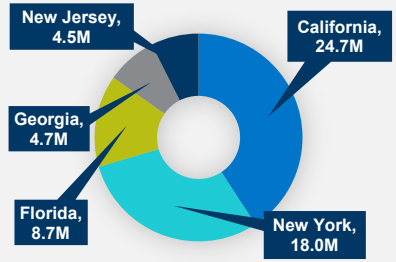
Direct Premium



Major Lines of Business in FL - 2025



Top States - 1Q 2026



* Data displayed in $000

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