

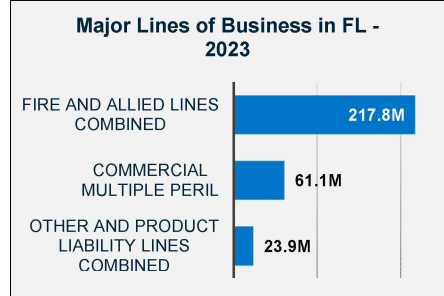
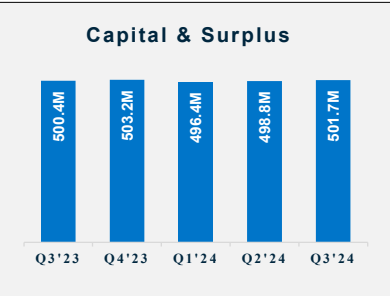
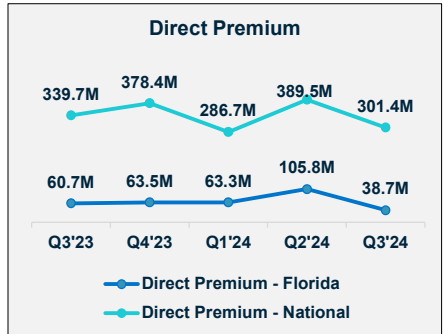


Steadfast Insurance Company

Insurer Financial Report 2024 | Quarter 3

FEIN: 52-0981481
 NAIC: 26387
 A.M.Best: A+
 State of Domicile: Illinois
 Main Office: Schaumburg, IL
 Parent: Zurich American Ins Co
 Incorporation Date: 8/31/1973
 Website: www.zurichna.com

Financial Highlights	Q3 2024	Q3 2023	% Change	Q2 2024	Q1 2024	2023
Total Admitted Assets	581,549,660	612,322,016	-5.0%	613,374,411	584,275,521	612,555,538
Total Liabilities	79,889,093	111,956,974	-28.6%	114,617,459	87,922,846	109,336,461
Capital & Surplus	501,660,567	500,365,042	0.3%	498,756,953	496,352,675	503,219,077
Premiums and Agent's Balances	2,881,674	440,514	554.2%	2,778,207	(4,189,051)	(2,839,707)
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	9,529,314	7,996,332	19.2%	7,647,141	6,174,292	9,806,586
Cash Flow from Operations	(14,832,664)	(8,860,010)	-67.4%	(11,657,453)	(11,307,934)	66,290,196
Unrealized Capital Gains (Losses)	(1,530,421)	(900,479)	-70.0%	(2,554,373)	(3,513,262)	181,694
Gross Premium	1,028,573,846	1,103,211,794	-6.8%	688,537,070	361,710,731	1,473,313,539
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	977,637,900	1,076,311,999	-9.2%	676,212,673	286,729,200	1,454,712,543
Direct Premium - Florida	207,796,673	248,548,756	-16.4%	169,099,086	63,267,949	312,045,242

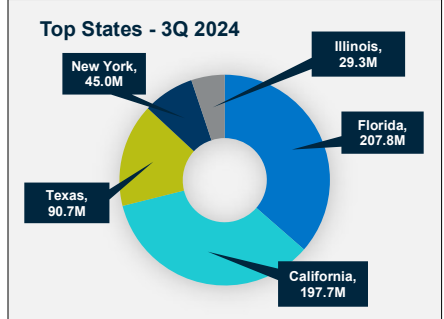


Comments / Notes

- Steadfast cedes 100% of its premiums to Zurich American Insurance Company.
- 21.3% of total direct written premium is written in FL.

PAB: % of Policyholders Surplus	0.6%	0.1%	552.5%	0.6%	-0.8%	-0.6%
Gross Premium to Surplus Ratio	205.0%	220.5%	-7.0%	138.1%	72.9%	292.8%
Net Premium to Surplus Ratio	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
% of Direct Premium in Florida	21.3%	23.1%	-8.0%	25.0%	22.1%	21.5%
Liabilities to Assets Ratio	13.7%	18.3%	-24.9%	18.7%	15.0%	17.8%
Debt to Equity Ratio	15.9%	22.4%	-28.8%	23.0%	17.7%	21.7%
Combined Ratio	N/A	N/A	0.0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	0%

Reinsurers (Top 5)	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Zurich American Insurance Co.	US Affiliated Pooling	Authorized	3,041,993	(276)
Münchener Rückversicherungs-Ge	Non-US Unaffiliated	Unauthorized	145,948	0
Swiss Reinsurance America Corp	US Unaffiliated	Authorized	110,780	(570)
Zurich Global Ltd.	Non-US Affiliated Non-captive	Unauthorized	98,922	(5)
Clarendon National Ins Co.	US Unaffiliated	Authorized	70,641	(38)



* Data displayed in \$000

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