

Point Excess and Surplus Insurance Co

Issue Date: 12/10/2025

Insurer #: 13766676

NAIC #: 17445

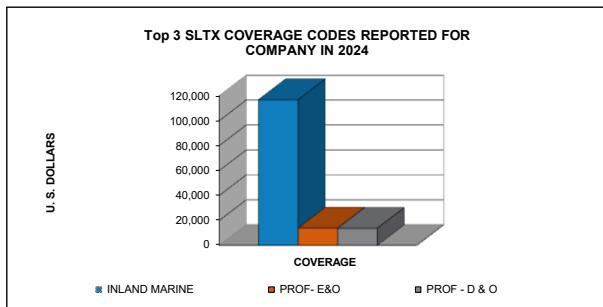
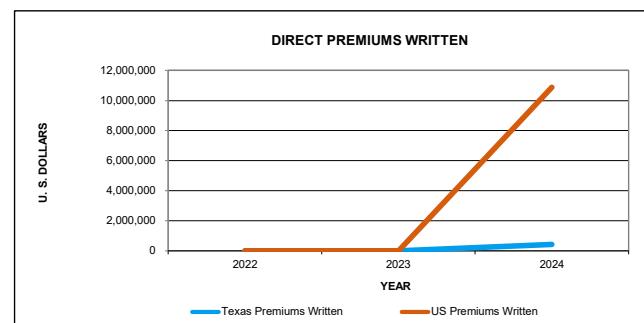
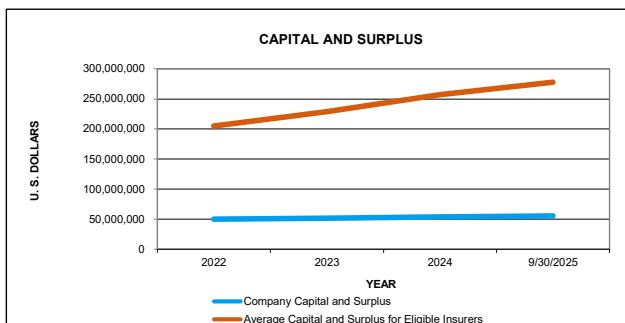
AMB #: 021607

U.S. Insurer - 2025 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	8-Jun-23	Domicile Wisconsin	Superior	Insurance Group Sentry Insurance Group
Incorporation Date	2-Dec-22	Main Administrative Office 1800 North Point Drive Stevens Point, WI, US 54481	A+	Parent Company Sentry Mutual Holdings Company
Commenced Business	13-Feb-23		Jul-25	Parent Domicile Wisconsin

	9/30/2025	2024	2023	2022
Capital & Surplus	55,175,000	53,701,000	51,804,000	50,012,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,514,000	1,970,000	1,886,000	0
Cash Flow from Operations		1,794,000	1,091,000	0
Gross Premium		10,877,000	0	0
Net Premium	0	0	0	0
Direct Premium Total	15,643,000	10,880,000	0	0
Direct Premium in Texas (Schedule T)		428,000	0	0
% of Direct Premium in Texas		4%	0%	0%
Texas' Rank in writings (Schedule T)		5	-	-
SLTX Premium Processed		162,628	-	-
Rank among all Texas S/L Insurers		255	-	-
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	3	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
20.00%	0.00%	0.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	6- Investment Yield
1.00%	0.00%	4.70%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
4.00%	4.00%	1.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
	0.00%	
	Usual Range: Less than 25%	



2024 Texas Premiums by Line of Business (LOB)		
1 Ocean Marine	\$ 401,000.00	
2 Other Liab (Claims-made)	\$ 26,000.00	
	\$ -	
	\$ -	
	\$ -	
2024 Texas Losses Incurred by Line of Business (LOB)		
1 Ocean Marine	\$ 27,000.00	
2 Other Liab (Claims-made)	\$ 2,000.00	