

Financial Summary

Financial Strength Rating
A- (Excellent) AM Best Company



2025 Financial Highlights

Gross Written Premiums	\$205 million
Claims Incurred	\$160 million
Net Income	\$706K
Total Assets	\$657 million
Claims Reserves	\$299 million
Policyholders Surplus	\$279 million

0.62:1
Premium-to-Surplus Ratio

A measure of our financial strength; industry guidelines prescribe a ratio no greater than 3:1

1.07:1
Reserves-to-Surplus Ratio

A measure of financial stability

Access our audited financial statements at phyins.com.