

QUARTER ENDING: DECEMBER 31, 2025

EXHIBIT # 3

(Final)

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All Other LIABILITY	<u>PY 2025</u>	<u>PY 2024</u>	<u>PY 2023</u>	<u>PY 2022</u>
	@12 Mos	@24 Mos		
Written Premium	192,151	173,423	152,629	138,143
Written Premium Accrued	0	0	0	0
Unearned Premium Current	94,709	0	0	0
Total Earned Premium	97,442	173,423	152,629	138,143
Reported Losses	44,293	129,560	111,315	122,586
I.B.N.R. Reserve	34,289	25,635	6,906	2,170
Total Incurred Losses	78,582	155,195	118,221	124,756
Loss Ratio	0.806	0.895	0.775	0.903
Ceding Expenses & Commissions	46,965	41,905	36,490	32,649
Ceding Expenses Accrued	0	0	0	0
Deferred Acquisition Costs	23,148	0	0	0
Expense Ratio to Earned Premium	0.244	0.242	0.239	0.236
C.A.R. Underwriting Deficit	(4,957)	(23,677)	(2,082)	(19,262)
All Other PHYSICAL DAMAGE	<u>PY 2025</u>	<u>PY 2024</u>	<u>PY 2023</u>	<u>PY 2022</u>
	@12 Mos	@24 Mos		
Written Premium	73,198	69,610	55,554	48,203
Written Premium Accrued	0	0	0	0
Unearned Premium Current	36,042	0	0	0
Total Earned Premium	37,156	69,610	55,554	48,203
Reported Losses	16,381	38,317	36,997	33,291
I.B.N.R. Reserve	4,494	1,227	(73)	10
Total Incurred Losses	20,875	39,544	36,924	33,301
Loss Ratio	0.562	0.568	0.665	0.691
Ceding Expenses & Commissions	17,889	16,822	13,282	11,394
Ceding Expenses Accrued	0	0	0	0
Deferred Acquisition Costs	8,808	0	0	0
Expense Ratio to Earned Premium	0.244	0.242	0.239	0.236
C.A.R. Underwriting Deficit	7,200	13,244	5,348	3,508
All Other ALL	<u>PY 2025</u>	<u>PY 2024</u>	<u>PY 2023</u>	<u>PY 2022</u>
	@12 Mos	@24 Mos		
Written Premium	265,349	243,033	208,183	186,346
Written Premium Accrued	0	0	0	0
Unearned Premium Current	130,751	0	0	0
Total Earned Premium	134,598	243,033	208,183	186,346
Reported Losses	60,674	167,877	148,312	155,877
I.B.N.R. Reserve	38,783	26,862	6,833	2,180
Total Incurred Losses	99,457	194,739	155,145	158,057
Loss Ratio	0.739	0.801	0.745	0.848
Ceding Expenses & Commissions	64,854	58,727	49,772	44,043
Ceding Expenses Accrued	0	0	0	0
Deferred Acquisition Costs	31,956	0	0	0
Expense Ratio to Earned Premium	0.244	0.242	0.239	0.236
C.A.R. Underwriting Deficit	2,243	(10,433)	3,266	(15,754)

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All Other LIABILITY	<u>PY 2021</u>	<u>PY 2020</u>	<u>PY 2019</u>	<u>PY 2018</u>
Written Premium	137,407	129,191	141,569	146,682
Written Premium Accrued	0	0	0	0
Unearned Premium Current	0	0	0	0
Total Earned Premium	137,407	129,191	141,569	146,682
Reported Losses	86,174	77,596	99,556	142,357
I.B.N.R. Reserve	(186)	(1,515)	(444)	2
Total Incurred Losses	85,988	76,081	99,112	142,359
Loss Ratio	0.626	0.589	0.700	0.971
Ceding Expenses & Commissions	27,330	27,795	30,833	34,408
Ceding Expenses Accrued	0	0	0	0
Deferred Acquisition Costs	0	0	0	0
Expense Ratio to Earned Premium	0.199	0.215	0.218	0.235
C.A.R. Underwriting Deficit	24,089	25,315	11,624	(30,085)
All Other PHYSICAL DAMAGE	<u>PY 2021</u>	<u>PY 2020</u>	<u>PY 2019</u>	<u>PY 2018</u>
Written Premium	45,963	43,453	48,715	49,276
Written Premium Accrued	0	0	0	0
Unearned Premium Current	0	0	0	0
Total Earned Premium	45,963	43,453	48,715	49,276
Reported Losses	32,619	24,314	28,901	38,561
I.B.N.R. Reserve	14	6	11	5
Total Incurred Losses	32,633	24,320	28,912	38,566
Loss Ratio	0.710	0.560	0.593	0.783
Ceding Expenses & Commissions	9,107	9,325	10,546	11,519
Ceding Expenses Accrued	0	0	0	0
Deferred Acquisition Costs	0	0	0	0
Expense Ratio to Earned Premium	0.198	0.215	0.216	0.234
C.A.R. Underwriting Deficit	4,223	9,808	9,257	(809)
All Other ALL	<u>PY 2021</u>	<u>PY 2020</u>	<u>PY 2019</u>	<u>PY 2018</u>
Written Premium	183,370	172,644	190,284	195,958
Written Premium Accrued	0	0	0	0
Unearned Premium Current	0	0	0	0
Total Earned Premium	183,370	172,644	190,284	195,958
Reported Losses	118,793	101,910	128,457	180,918
I.B.N.R. Reserve	(172)	(1,509)	(433)	7
Total Incurred Losses	118,621	100,401	128,024	180,925
Loss Ratio	0.647	0.582	0.673	0.923
Ceding Expenses & Commissions	36,437	37,120	41,379	45,927
Ceding Expenses Accrued	0	0	0	0
Deferred Acquisition Costs	0	0	0	0
Expense Ratio to Earned Premium	0.199	0.215	0.217	0.234
C.A.R. Underwriting Deficit	28,312	35,123	20,881	(30,894)