
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) May 12, 2026

American Integrity Insurance Group, Inc.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

001-42634
(Commission
File Number)

33-2925846
(IRS Employer
Identification No.)

3000 Bayport Drive, Suite 500
Tampa, Florida

(Address of principal executive offices)

33607

(Zip Code)

Registrant's telephone number, including area code: (813) 880-7000

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$0.001 par value	All	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 2.02 Results of Operations and Financial Condition.

On May 12, 2026, American Integrity Insurance Group, Inc. (the “Company”) issued a press release announcing its financial results for the three months ended March 31, 2026. A copy of the Company’s press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated by reference herein.

The information in this Current Report on Form 8-K, including Exhibit 99.1 furnished hereto, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as expressly set forth in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release, issued May 12, 2026 (furnished pursuant to Item 2.02).
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AMERICAN INTEGRITY INSURANCE GROUP, INC.

Date: May 12, 2026

By: /s/ Robert Ritchie
Name: Robert Ritchie
Title: Chief Executive Officer



American Integrity Insurance Group, Inc. Reports First Quarter 2026 Results

TAMPA, Fla., May 12, 2026 — American Integrity Insurance Group, Inc. (“American Integrity,” “we,” “us,” “our” or the “Company”) (NYSE: AII), a Tampa-based property and casualty insurance holding company and one of Florida’s leading providers of residential property insurance, today reported financial results for the first quarter of 2026.

As previously disclosed, on May 9, 2025, the Company successfully completed its initial public offering (“IPO”). The financial results for the first quarter of 2026 included in this earnings release are those of American Integrity Insurance Group, Inc. For the purposes of this earnings release and the financial information provided herein, references to “American Integrity” or the “Company” prior to the consummation of the IPO refer to American Integrity Insurance Group, LLC, and such references after the consummation of the IPO refer to American Integrity Insurance Group, Inc.

First Quarter 2026 Highlights:

- Net income available to common shareholders of \$19.9 million, or \$1.02 per diluted share, compared to \$35.9 million, or \$2.78 per diluted share, in the first quarter of 2025. Adjusted net income¹ available to common shareholders of \$20.1 million, or \$1.03 per diluted share, compared to \$35.9 million, or \$2.78 per diluted share, in the first quarter of 2025
- Return on equity of 23.7%, compared to 87.5% for the first quarter of 2025. Adjusted return on equity¹ of 23.9%, compared to 87.4% in the first quarter of 2025
- Net premiums earned of \$82.2 million, an increase of 25.7% compared to the first quarter of 2025
- Policies-in-force were 437,308 at March 31, 2026, up 14.1% over March 31, 2025
- Combined ratio of 75.0% in the first quarter of 2026, compared to 42.9% in the first quarter of 2025
- Wrote 94,126 new and renewal policies in the voluntary market, an increase of 22% compared to the first quarter of 2025 driven by growth in the Tri-County region and middle-aged roofs within our core state of Florida and geographic expansion outside of Florida
- Assumed 584 policies, including 42 commercial residential policies, from Citizens Property Insurance Corporation (“Citizens”), compared to 16,632 policies assumed in the first quarter of 2025. Take-outs decreased as fewer policies from Citizens met our underwriting and targeted profitability standards
- As previously disclosed, our results for the first quarter of 2026 reflected the reduction of the percentage of gross premiums written that is ceded under the non-catastrophe quota share reinsurance arrangement from 40% to 25%
- \$20.0 million special cash dividend paid to stockholders of record in the first quarter of 2026

¹ Adjusted net income, adjusted earnings per share and adjusted return on equity are non-GAAP financial measures. Please see the discussion below under the heading “*Reconciliation of Non-GAAP Financial Measures*” for additional information concerning these and other non-GAAP financial measures.























