

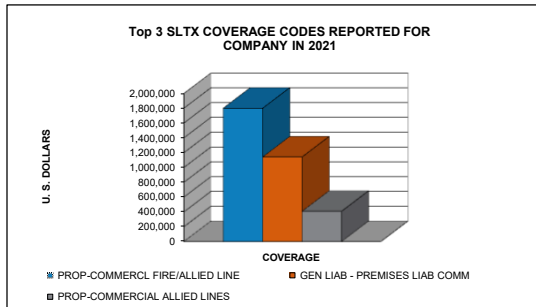
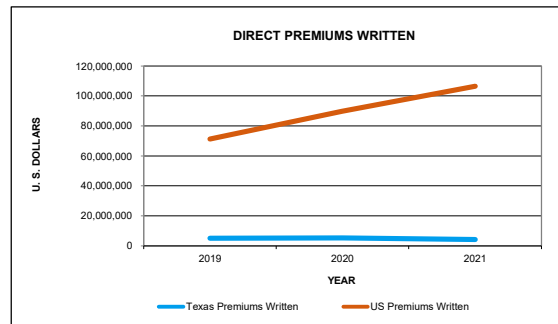
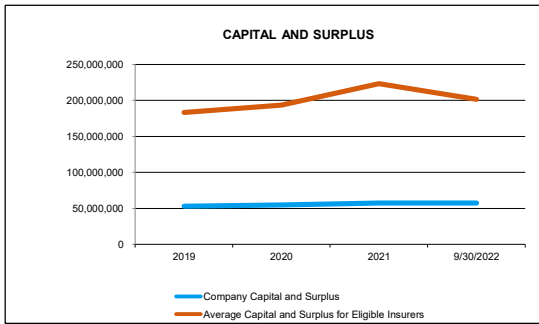
<b>Seneca Specialty Insurance Company</b>			Issue Date: 12/20/2022	
Insurer #:	8010580978	NAIC #:	10729	AMB# 012258

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Mar-03	Domicile Delaware	<b>A</b> Excellent  Jul-22	Insurance Group Crum & Forster Insurance Group
Incorporation Date	28-Oct-97	Main Administrative Office 160 Water Street New York, NY 10038		Parent Company Fairfax Financial Holdings Limited
Commenced Business	15-Sep-03			Parent Domicile Ontario

	9/30/2022	2021	2020	2019
Capital & Surplus	57,177,000	57,413,000	54,619,000	53,216,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	(230,000)	2,823,000	1,356,000	1,011,000
Cash Flow from Operations		337,000	915,000	692,000
Gross Premium		106,608,000	89,816,000	71,291,000
Net Premium	0	0	0	0
Direct Premium Total	104,058,000	106,606,000	89,813,000	71,290,000
Direct Premium in Texas (Schedule T)		4,262,000	5,493,000	5,070,000
% of Direct Premium in Texas		4%	6%	7%
Texas' Rank in writings (Schedule T)		7	3	4
SLTX Premium Processed		3,786,391	5,577,079	5,074,623
Rank among all Texas S/L Insurers		141	121	114
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
<b>186.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
<b>0.00%</b>	<b>0.00%</b>	<b>0.90%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
<b>5.00%</b>	<b>5.00%</b>	<b>0.00%</b>
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	<b>0.00%</b>	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 1,315,000.00
2 Allied Lines	\$ 1,197,000.00
3 Fire	\$ 1,190,000.00
4 Comm Mult Peril(Non-Liability)	\$ 207,000.00
5 Inland Marine	\$ 200,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 4,051,000.00
2 Other Liab (Occurrence)	\$ 572,000.00
3 Fire	\$ 79,000.00
4 Other Comm Auto Liab	\$ 8,000.00
5 Comm Auto Phys Damage	\$ 3,000.00