

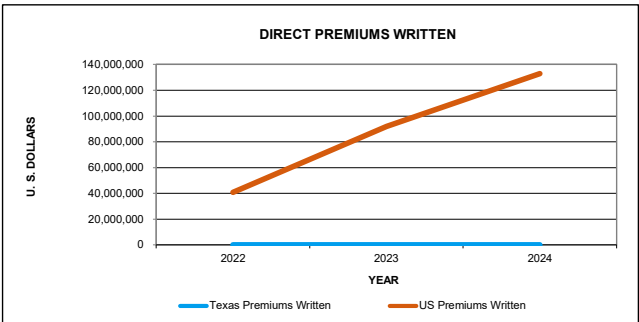
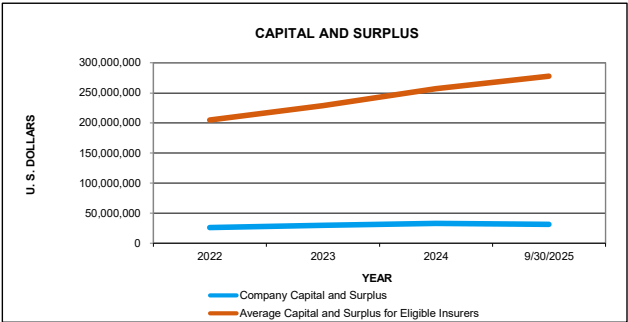
US Coastal Property and Casualty Ins Co				Issue Date:	12/10/2025
Insurer #:	13766857	NAIC #:	15900	AMB #:	022613

U.S. Insurer - 2025 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	7-Feb-25	Domicile	Florida	NR	Jun-17	Insurance Group	US Coastal Insurance Group
Incorporation Date	19-Jan-16	Main Administrative Office 301 NW 138th Terrace Jonesville, FL, US 32669				Parent Company	Cabrillo Intermediate Holdings, LLC
Commenced Business	28-Mar-16					Parent Domicile	Florida

	9/30/2025	2024	2023	2022
Capital & Surplus	31,669,000	32,907,000	30,212,000	26,117,000
Underwriting Gain (Loss)	(3,716,000)	(174,000)	988,000	407,000
Net Income After Tax	(1,969,000)	1,678,000	1,456,000	404,000
Cash Flow from Operations		18,382,000	4,272,000	245,000
Gross Premium		144,711,000	91,838,000	43,545,000
Net Premium	25,178,000	40,887,000	13,375,000	18,715,000
Direct Premium Total	119,117,000	132,813,000	91,912,000	40,714,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		-	-	-
SLTX Premium Processed		-	-	-
Rank among all Texas S/L Insurers		-	-	-
Combined Ratio		101%	93%	98%
IRIS Ratios Outside Usual Range		3	3	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
440.00%	124.00%	206.00%
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
15.00%	85.00%	3.50%
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
9.00%	9.00%	98.00%
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
44.00%	2.00%	-3.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
5.00%		
Usual Range: Less than 25%		



2024 Texas Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2024	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2024 Texas Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2024	\$ -
	\$ -
	\$ -