

FCCI Specialty Insurance Company

Issue Date: 12/9/2025

Insurer #: 13766803

NAIC #: 17602

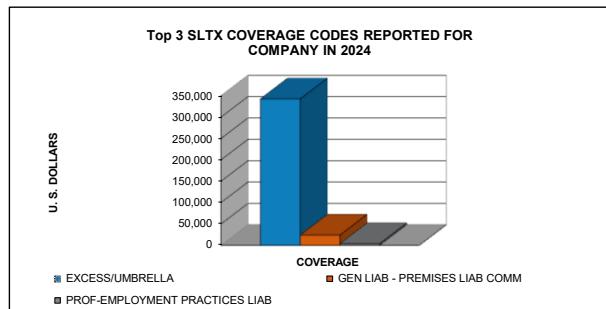
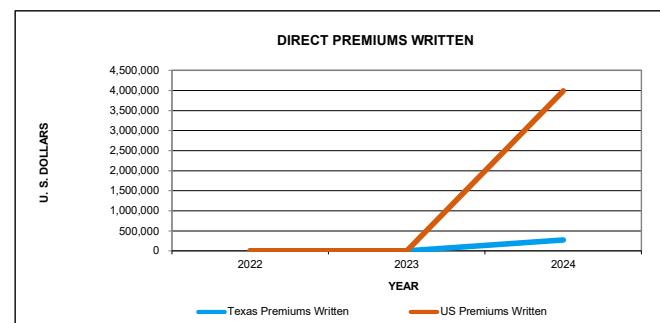
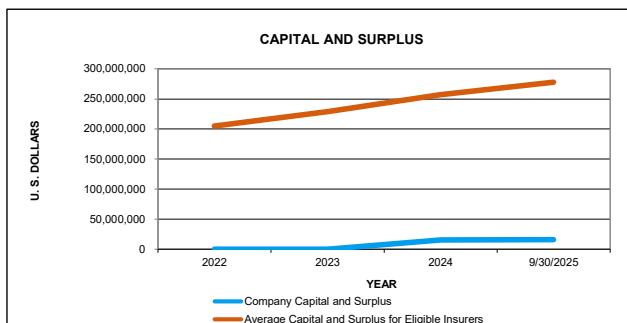
AMB #: 021857

U.S. Insurer - 2025 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	31-Jul-24	Domicile Delaware		Insurance Group FCCI Insurance Group
Incorporation Date	16-Aug-22	Main Administrative Office 6300 University Pkwy Sarasota, FL, US 34240	A Excellent	Parent Company FCCI Mut Ins Holding Co
Commenced Business	23-Feb-24		Jun-25	Parent Domicile Florida

	9/30/2025	2024	2023	2022
Capital & Surplus	16,260,000	15,793,000	0	0
Underwriting Gain (Loss)	(151,000)	(41,000)	0	0
Net Income After Tax	467,000	600,000	0	0
Cash Flow from Operations		760,000	0	0
Gross Premium		3,992,000	0	0
Net Premium	0	0	0	0
Direct Premium Total	14,976,000	3,991,000	0	0
Direct Premium in Texas (Schedule T)		275,000	0	0
% of Direct Premium in Texas		7%	0%	0%
Texas' Rank in writings (Schedule T)		3	-	-
SLTX Premium Processed		370,943	-	-
Rank among all Texas S/L Insurers		246	-	-
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		3	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
25.00%	0.00%	0.00%
<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	6- Investment Yield
0.00%	0.00%	10.20%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 2% and 5.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
999.00%	999.00%	2.00%
<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
0.00%	0.00%	0.00%
<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		
	0.00%	
		<i>Usual Range: Less than 25%</i>



2024 Texas Premiums by Line of Business (LOB)		
1 Other Liab (Occurrence)	\$ 239,000.00	\$ -
	\$ -	\$ -
	\$ -	\$ -
	\$ -	\$ -

2024 Texas Losses Incurred by Line of Business (LOB)		
1 Other Liab (Occurrence)	\$ 48,000.00	