

# SafeChoice Insurance Company

Issue Date: 12/10/2025

Insurer #: 13766859

NAIC #: 31399

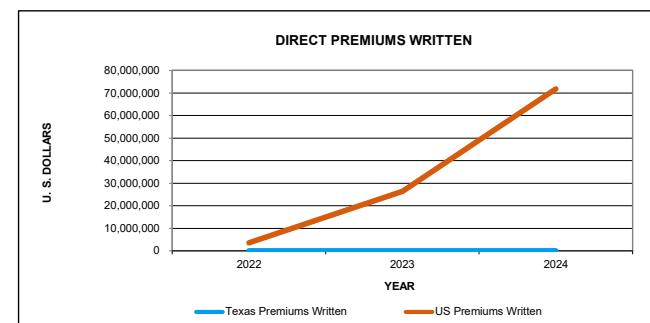
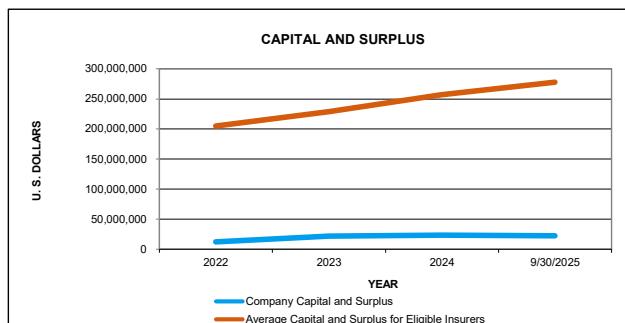
AMB #: 010660

## U.S. Insurer - 2025 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	12-Feb-25	Domicile New York		Insurance Group NA
Incorporation Date	25-Sep-86	Main Administrative Office 63020 Venture Drive, Suite 200 Lakewood Ranch, FL, US 34202	NR Jun-98	Parent Company Blue Sky Basin Capital Partners, LLC
Commenced Business	10-May-88			Parent Domicile Delaware

	9/30/2025	2024	2023	2022
<b>Capital &amp; Surplus</b>	22,531,000	23,412,000	21,892,000	12,550,000
<b>Underwriting Gain (Loss)</b>	(916,000)	557,000	(1,063,000)	(1,215,000)
<b>Net Income After Tax</b>	263,000	1,211,000	(458,000)	(1,078,000)
<b>Cash Flow from Operations</b>		16,342,000	(1,041,000)	1,625,000
<b>Gross Premium</b>		71,801,000	26,490,000	3,557,000
<b>Net Premium</b>	(1,106,000)	8,428,000	1,327,000	3,094,000
<b>Direct Premium Total</b>	78,656,000	71,802,000	26,490,000	3,557,000
<b>Direct Premium in Texas (Schedule T)</b>		0	0	0
<b>% of Direct Premium in Texas</b>		0%	0%	0%
<b>Texas' Rank in writings (Schedule T )</b>		-	-	-
<b>SLTX Premium Processed</b>		-	-	-
<b>Rank among all Texas S/L Insurers</b>		-	-	-
<b>Combined Ratio</b>		84%	164%	261%
<b>IRIS Ratios Outside Usual Range</b>		3	4	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
<b>307.00%</b>	<b>36.00%</b>	<b>535.00%</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	6- Investment Yield
<b>45.00%</b>	<b>91.00%</b>	<b>1.90%</b>
<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
<b>7.00%</b>	<b>7.00%</b>	<b>63.00%</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>1.00%</b>	<b>0.00%</b>	<b>1.00%</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>



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	\$	-
	\$	-
	\$	-
	\$	-