

Crum & Forster Specialty Insurance Co

Issue Date: 12/9/2025

Insurer #: 808304632

NAIC #: 44520

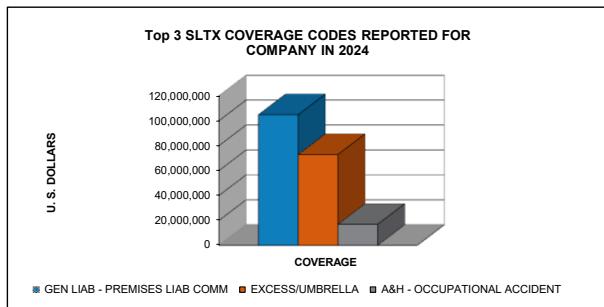
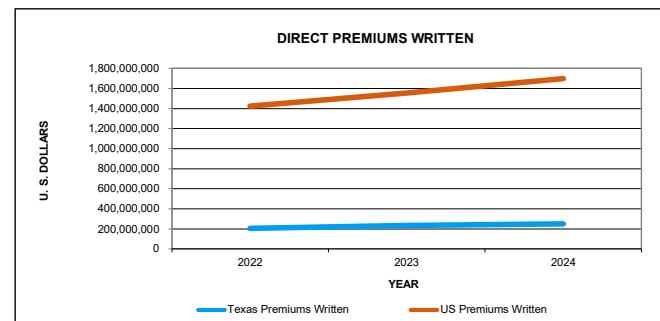
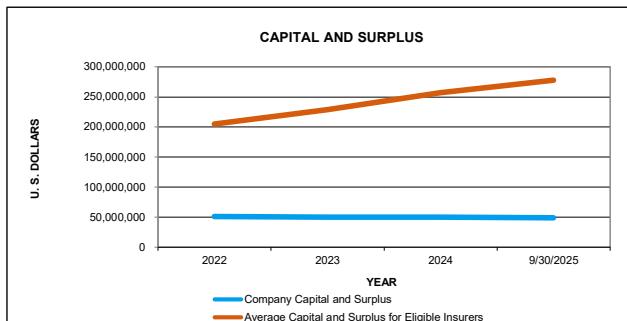
AMB #: 011123

U.S. Insurer - 2025 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	7-Jan-98	Domicile Delaware		Insurance Group Crum & Forster Insurance Group
Incorporation Date	30-Oct-89	Main Administrative Office 305 Madison Avenue, Morristown, NJ, US 07960	Superior A+	Parent Company Fairfax Financial Holdings Limited
Commenced Business	1-Jun-90		Aug-25	Parent Domicile Ontario

	9/30/2025	2024	2023	2022
Capital & Surplus	48,999,000	50,385,000	50,321,000	51,020,000
Underwriting Gain (Loss)	(739,000)	(1,492,000)	(970,000)	(2,346,000)
Net Income After Tax	643,000	1,510,000	2,384,000	408,000
Cash Flow from Operations		26,165,000	123,911,000	(188,278,000)
Gross Premium		1,697,488,000	1,555,127,000	1,428,280,000
Net Premium	0	0	0	0
Direct Premium Total	1,386,127,000	1,697,468,000	1,555,112,000	1,423,331,000
Direct Premium in Texas (Schedule T)		249,461,000	233,039,000	204,842,000
% of Direct Premium in Texas		15%	15%	14%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		248,582,603	235,342,953	207,567,804
Rank among all Texas S/L Insurers		13	11	10
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		2	3	4

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	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%	3.80%
<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
0.00%	0.00%	109.00%
<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
35.00%	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)	\$ 159,506,000.00
2 Other Liab (Claims-made)	\$ 22,692,000.00
3 Fire	\$ 5,384,000.00
4 Comm Mult Peril(Non-Liability)	\$ 2,813,000.00
5 Allied Lines	\$ 2,425,000.00

2024 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 156,855,000.00
2 Other Liab (Claims-made)	\$ 10,976,000.00
3 Comm Mult Peril(Non-Liability)	\$ 2,066,000.00
4 Comm Mult Peril(Liab)	\$ 2,009,000.00
5 Inland Marine	\$ 1,931,000.00