

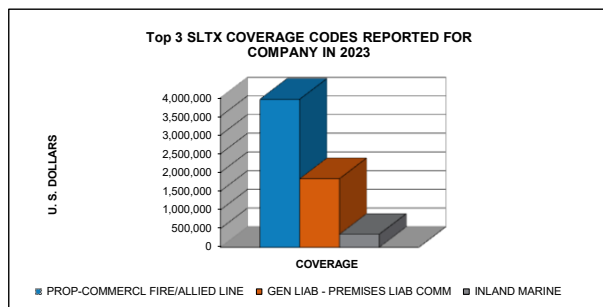
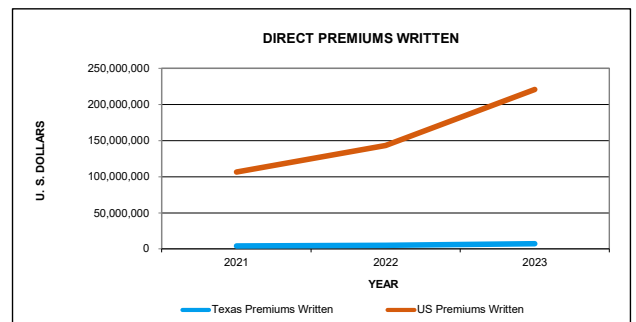
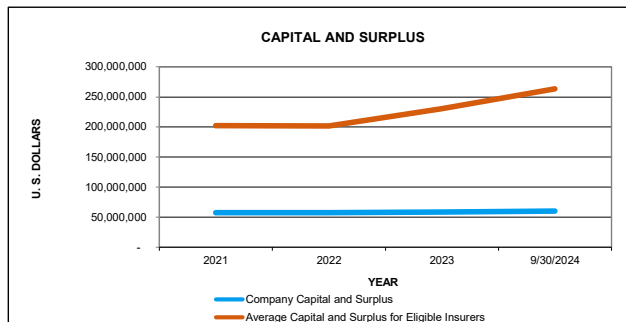
Seneca Specialty Insurance Company				Issue Date:	12/6/2024
Insurer #:	8010580978	NAIC #:	10729	AMB #:	012258

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Mar-03	Domicile Delaware	A	Excellent	Insurance Group Crum & Forster Insurance Group	
Incorporation Date	28-Oct-97	Main Administrative Office 199 Water Street, New York, NY, US 10038-3521		Aug-24	Parent Company Fairfax Financial Holdings Ltd.	
Commenced Business	15-Sep-03				Parent Domicile Ontario	

	9/30/2024	2023	2022	2021
Capital & Surplus	60,184,000	58,765,000	57,583,000	57,413,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,425,000	1,110,000	244,000	2,823,000
Cash Flow from Operations		984,000	390,000	337,000
Gross Premium		220,720,000	143,414,000	106,608,000
Net Premium	-	0	0	0
Direct Premium Total	180,818,000	220,723,000	143,414,000	106,606,000
Direct Premium in Texas (Schedule T)		7,172,000	4,911,000	4,262,000
% of Direct Premium in Texas		3%	3%	4%
Texas' Rank in writings (Schedule T)		7	7	7
SLTX Premium Processed		6,918,390	4,738,173	3,786,391
Rank among all Texas S/L Insurers		166	161	141
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
376.00%	0.00%	0.00%
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
0.00%	0.00%	3.80%
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
2.00%	2.00%	3.00%
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
0.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
0.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Fire	\$ 2,190,000.00
2 Allied Lines	\$ 2,165,000.00
3 Other Liab (Occurrence)	\$ 1,667,000.00
4 Inland Marine	\$ 495,000.00
4 Comm Mult Peril(Non-Liability)	\$ 333,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 687,000.00
2 Allied Lines	\$ 309,000.00
3 Comm Mult Peril(Non-Liability)	\$ 263,000.00
4 Fire	\$ 218,000.00
5 Inland Marine	\$ 199,000.00