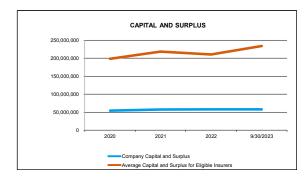
Seneca Specialty Insurance Company			Issue Date:	12/5/2023			
	Insurer #:	8010580978	NAIC #:	10729	AMB #:	012258	

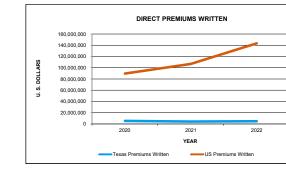
## U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Mar-03	Domicile		Insurance Group
		Delaware	Excellent	Crum & Forster Insurance Group
Incorporation Date	28-Oct-97		Λ	Parent Company
		Main Administrative Office	Aug-23	Fairfax Financial Holdings Ltd.
Commenced Business	15-Sep-03	199 Water Street,		Parent Domicile
		New York, NY, US 10038-3521		Ontario

	9/30/2023	2022	2021	2020
Capital & Surplus	58,229,000	57,583,000	57,413,000	54,619,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	661,000	244,000	2,823,000	1,356,000
Cash Flow from Operations		390,000	337,000	915,000
Gross Premium		143,414,000	106,608,000	89,816,000
Net Premium	0	0	0	0
Direct Premium Total	163,558,000	143,414,000	106,608,000	89,816,000
Direct Premium in Texas (Schedule T)		4,911,000	4,262,000	5,493,000
% of Direct Premium in Texas		3%	4%	6%
Texas' Rank in writings (Schedule T)		7	7	3
SLTX Premium Processed		4,738,173	3,786,391	5,577,079
Rank among all Texas S/L Insurers		161	141	121
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
249.00%	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	Investment Yield
0.00%	0.00%	1.90%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
0.00%	0.00%	0.00%
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%	





ī	Top 3 SLTX COVERAGE CODES REPORTED FOR COMPANY IN 2022
ARS	1,800,000 1,800,000 1,400,000 1,000,000 800,000 400,000 000
	COVERAGE
■ PROP-COMMER	RCL FIRE/ALLIED LINE GEN LIAB - PREMISES LIAB COMM
■ PROP-COMMER	RCIAL PKG(PROP+GL)

2022 Premiums by Line of Business (LOB)				
1 Other Liab (Occurrence)	\$	1,581,000.00		
2 Fire	\$	1,284,000.00		
3 Allied Lines	\$	1,278,000.00		
4 Comm Mult Peril(Non-Liability)	\$	268,000.00		
5 Inland Marine	\$	244,000.00		

2022 Losses Incurred by Line of Business (LOB)				
1 Fire	\$	2,866,000.00		
2 Other Liab (Occurrence)	\$	168,000.00		
3 Comm Mult Peril(Non-Liability)	\$	25,000.00		
4 Comm Auto Phys Damage	\$	23,000.00		
5 Inland Marine	\$	21,000.00		

