

Sabal Specialty Insurance Company, Inc.

Issue Date: 12/12/2025

Insurer #: NA

NAIC #: 17831

AMB #: 021939

U.S. Insurer - 2025 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	NA	Domicile Delaware		Insurance Group Palms Insurance Group
Incorporation Date	7-Nov-24	Main Administrative Office	Excellent	Parent Company NextEra Energy, Inc.
Commenced Business	9-Jul-25	700 Universe Blvd Juno Beach , FL, US 33408	A-	Parent Domicile Florida

	9/30/2025	2024	2023	2022
Capital & Surplus	\$110,697,000	0	0	0
Underwriting Gain (Loss)	(\$178,000)	0	0	0
Net Income After Tax	\$713,000	0	0	0
Cash Flow from Operations		0	0	0
Gross Premium		0	0	0
Net Premium	-	0	0	0
Direct Premium Total	-	0	0	0
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas	-	-	-	-
Texas' Rank in writings (Schedule T)	-	-	-	-
SLTX Premium Processed		-	-	-
Rank among all Texas S/L Insurers		-	-	-
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
0.00%	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%	0.00%
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
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%	

