



FCCI Specialty Insurance Company

Insurer Financial Report
2025 | Quarter 3

FEIN: 88-4153495

NAIC: 17602

A.M.Best: A

State of Domicile: Delaware

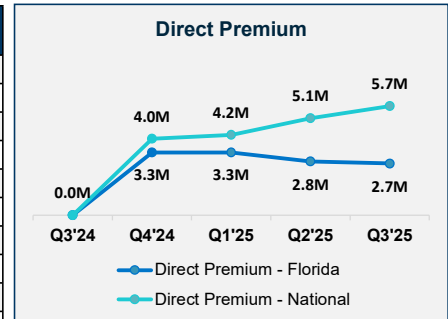
Main Office: Sarasota, FL

Parent: FCCI Insurance Group, Inc

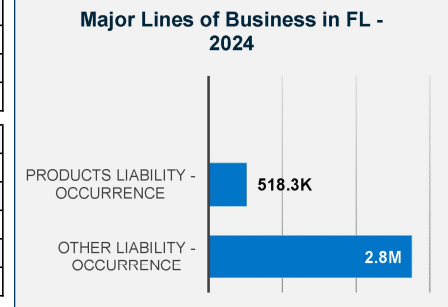
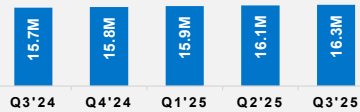
Incorporation Date: 8/16/2022

Website: www.fcci-group.com

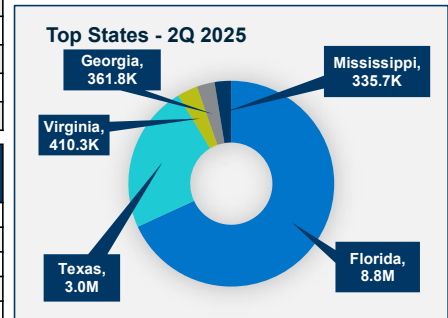
Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	16,691,306	15,850,998	5%	16,479,006	16,267,872	16,058,489
Total Liabilities	430,830	191,561	125%	374,016	320,329	265,598
Capital & Surplus	16,260,476	15,659,437	4%	16,104,990	15,947,543	15,792,891
Premiums and Agent's Balances	0	0	0%	0	0	0
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	(151,098)	(12,901)	-1071%	(92,370)	(42,957)	(41,415)
Net Income (Loss) After Tax	466,565	465,961	0%	311,379	153,410	599,864
Cash Flow from Operations	811,688	539,758	50%	(83,376)	218,014	759,514
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	8,324,320	0	0%	4,198,664	1,594,502	3,991,684
Net Premium	0	0	0%	0	0	0
Direct Premium - National	14,976,433	0	0%	9,266,090	4,193,913	3,991,684
Direct Premium - Florida	8,777,733	0	0%	6,079,024	3,276,437	3,280,333



Capital & Surplus



PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	51.2%	0.0%	0%	26.1%	10.0%	25.3%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	58.6%	0	0%	65.6%	78.1%	82.2%
Liabilities to Assets Ratio	2.6%	1.2%	114%	2.3%	2.0%	1.7%
Debt to Equity Ratio	2.6%	1.2%	117%	2.3%	2.0%	1.7%
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	#6-8



Comments / Notes

- Co. is party to a 100% quota share reinsurance contract with FCCI.
- 58.6% of premium is written in Florida.

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
FCCI Insurance Co.	A	US Aff Non-captive Non-pool	Authorized	3,745	0

* Data displayed in \$000

NM: The value is outside of the meaningful range for this item.