

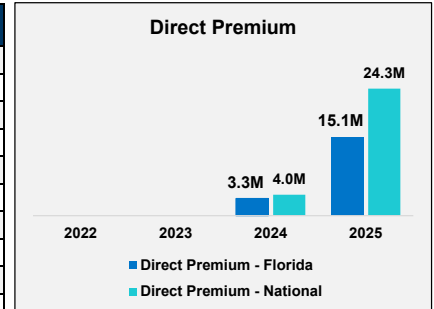


FCCI Specialty Insurance Company

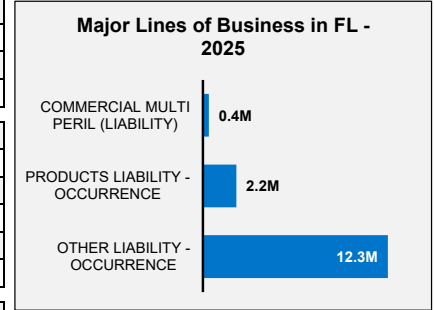
Insurer Financial Report 2025 | Annual

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	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	16,945,231	16,058,489	5.5%	0	0	0
Total Liabilities	517,920	265,598	95.0%	0	0	0
Capital & Surplus	16,427,311	15,792,891	4.0%	0	0	0
Premiums and Agent's Balances	0	0	N/A	0	0	0
Losses	0	0	N/A	0	0	0
Loss Adjustment Expenses	0	0	N/A	0	0	0
Underwriting Gain/Loss	(241,055)	(41,415)	-482.0%	0	0	0
Net Income (Loss) After Tax	634,628	599,864	5.8%	0	0	0
Cash Flow from Operations	1,166,750	759,514	53.6%	0	0	0
Unrealized Capital Gains (Losses)	0	0	N/A	0	0	0
Gross Premium	24,277,277	3,991,684	508.2%	0	0	0
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	24,277,277	3,991,684	508.2%	0	0	0
Direct Premium - Florida	15,079,958	3,280,333	359.7%	0	0	0

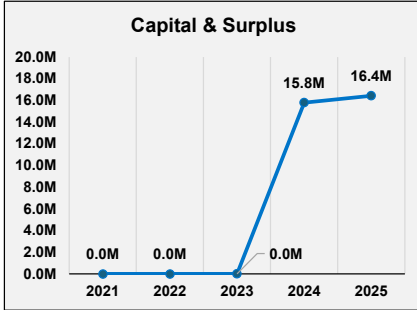
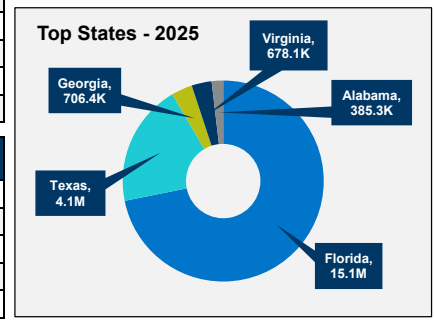


PAB: % of Policyholders Surplus	0.0%	0.0%	N/A	0	0	0
Gross Premium to Surplus Ratio (IRIS #1)	147.8%	25.3%	484.7%	0	0	0
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	N/A	0	0	0
% of Direct Premium in Florida	62.1%	82.2%	-24.4%	0	0	0
Liabilities to Assets Ratio	3.1%	1.7%	84.8%	0	0	0
Debt to Equity Ratio	3.2%	1.7%	87.5%	0	0	0



Combined Ratio	0%	0%	0.0%	0%	0%	0%
Losses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Loss Expenses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Other U/W Exp. Incurred Ratio	0%	0%	0.0%	0%	0%	0%
IRIS Ratios Outside Usual Range						

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
FCCI Insurance Co.	A	US Affil Non-captive Non-pool	Authorized	23,405	0
General Reinsurance Corp.	A++	US Unaffiliated	Authorized	0	0



Comments / Notes

- Co. is party to a 100% quota share reinsurance contract with FCCI.

* Data displayed in \$000
 NM: The value is outside of the meaningful range for this item.