

Reinsurance letter

Date of Mailing	10/10/2025
Insurance Company	Star Mutual Risk Retention Group, Inc. (STAR RRG) NAIC: 17024
Type	Casualty Excess of Loss Reinsurance
UMR	B133821SRG0001
Named Insured	Lalpuria Trans Inc
Policy No	31312-14AD7D-25
Effective Dates	10/10/2025 – 10/10/2026

To Whom it May Concern:

Star RRG holds a reinsurance contract from October 1, 2024, to October 1, 2027. This agreement provides reinsurance coverage of \$650,000 in excess of \$350,000 per ultimate net loss, applicable to each and every insured.

The reinsurers participating in this coverage, along with their respective shares, are:

2024 Market	Synd. No	Line/Signed:
Chaucer (lead)	1084	32.50%
Aspen Re	4711	16.07%
Axis Re	1686	16.07%
Brit	2987	12.86%
Arch Re	1955	9.64%
Liberty	4472	6.43%
Argenta	2121	6.43%
TOTAL		100.00%

Each of these reinsurers carries an AM Best rating of "A+", testifying to their strong financial capacity to fulfill their insurance obligations. The reinsurance is fully placed at 100%.

Additionally, Star Mutual RRG is rated by the following financial credit rating agencies:

May 10, 2023: "A" (Exceptional) rating by **Demotech, Inc.**
August 30, 2024: "B+" (Good) rating by **A.M. Best Rating Services, Inc.**

Please do not hesitate to reach out if you have any more questions or need further information.

Sincerely,



Gene Brodsky
President

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