

Financial Highlights

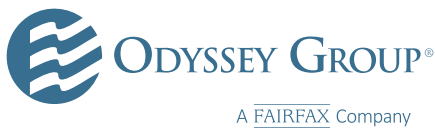
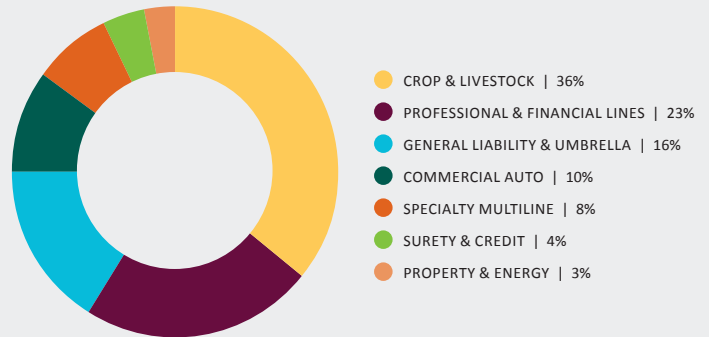
DECEMBER 31, 2022

Hudson Insurance Group is a market-leading specialty insurance group that offers a wide range of property and casualty insurance products directly or through select Program Administrators. Business is underwritten on an admitted basis through Hudson Insurance Company and on a non-admitted basis through Hudson Excess Insurance Company.

Its suite of products includes Casualty, Crop & Livestock, Commercial Auto, Inland Marine & Cargo, Personal Umbrella, Professional Lines, Property & Energy, Surety & Credit and Specialty Multiline.

Hudson is headquartered in New York City and has offices throughout the U.S. and an office in Vancouver, Canada. It is a wholly owned subsidiary of Odyssey Group Holdings, Inc.

Hudson Insurance Group Gross Premiums Written \$2.6 Billion



Odyssey Group Holdings, Inc. and its subsidiaries, collectively referred to as Odyssey Group, is one of the world's leading providers of property, casualty and specialty (re)insurance, with total assets of \$19.3 billion and \$5.3 billion in total equity as of December 31, 2022.

Insurance is offered by Hudson Insurance Group in the U.S. and by Newline Group internationally. Reinsurance is available around the world through Odyssey Reinsurance Company.

Odyssey Group Holdings, Inc. is a subsidiary of Fairfax Financial Holdings Limited, a holding company with total assets of \$92.1 billion and \$20.3 billion in total equity as of December 31, 2022. Fairfax is traded on the Toronto Stock Exchange under the symbol FFH.

FINANCIAL STRENGTH RATING



A.M. Best
Financial Size Category XV

Odyssey Group Gross Premiums Written \$6.8 Billion

(U.S. \$ in Millions)	Year Ended December 31, 2022	Year Ended December 31, 2021
U.S. GAAP Basis		
Total Assets	\$19,325.9	\$17,050.6
Total Equity	5,301.5	5,220.3
Gross Premiums Written	6,810.0	5,746.3
Underwriting Profit	229.9	103.0
Operating income before income taxes ¹	654.0	344.6
Net Income	165.5	543.7
Combined Ratio	95.9%	97.6%
Growth in Equity ²	4.0%	12.4%
Debt to Total Capital	0.0%	0.0%
U.S. Statutory Basis		
Statutory Surplus	\$4,269.5	\$4,003.8
Net Premiums Written to Statutory Surplus	1.4:1	1.2:1

¹ Represents income before income taxes excluding net realized investment gains and losses.

² Excludes the impact on equity of dividends and capital items.