

Reinsurance letter

Date of Mailing	5/13/2026
Insurance Company	Star Mutual Risk Retention Group, Inc. (STAR RRG) NAIC: 17024
Type	Casualty Excess of Loss Reinsurance
UMR	B133821SRG0001
Named Insured	RAI TRUCKS INC
Policy No	31814-7FA4E9-26
Effective Dates	5/13/2026 – 5/13/2027

To Whom it May Concern:

Star RRG holds a reinsurance contract from October 1, 2025, to October 1, 2027. This agreement provides reinsurance coverage Part A of \$650,000 in excess of \$350,000 per ultimate net loss, applicable to each and every insured and Part B of \$500,000 in excess of \$1,000,000 per ultimate net loss applicable to each and every New Jersey insured.

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

2025 Market	Synd. No	Line/Signed:
Chaucer (lead)	1084	32.50%
Axis Re	1686	16.07%
Brit	2987	12.86%
Arch Re	1955	9.65%
Liberty	4472	6.43%
Argenta	2121	6.43%
Faraday	435	9.63%
Apollo	1969	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

123 Center Park Drive, Suite 234
Knoxville, Tennessee 37922

855 569 7827
info@StarRRG.com

Philadelphia, PA 19115