

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



RealRate

July 20, 2026

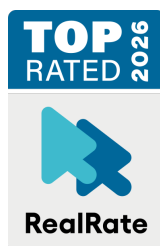
To the CEO
Oxbridge RE Holdings Ltd
SUITE 201, 42 EDWARD STREET
P.O. BOX 469
GEORGETOWN, E9 KY1-9006
USA

Oxbridge RE Holdings Ltd TOP Rated in the US Non-Life Insurance Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US Non-Life Insurance ranking. I am happy to inform you that Oxbridge RE Holdings Ltd has been TOP Rated at rank 2 out of 52.

Overall, 52 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

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Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

Sincerely,

Dr. Holger Bartel, CEO