

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



RealRate

July 20, 2026

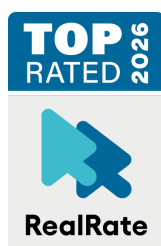
To the CEO
Oxbridge RE Holdings Ltd
SUITE 201, 42 EDWARD STREET
P.O. BOX 469
GEORGETOWN, E9 KY1-9006
USA

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.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just \$9,900. Simply sign the attached order form and send it back via email.

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

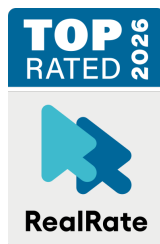
Sincerely,

Dr. Holger Bartel, CEO

RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the Non-Life Insurance RealRate rating for Oxbridge RE Holdings Ltd. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Oxbridge RE Holdings Ltd (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	2026 US Non-Life Insurance RealRate rating seal for Oxbridge RE Holdings Ltd
Amount	USD 9,900
Order no.	2026-0001584831

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

Billing address

Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

The electronic RealRate rating seal and the invoice will be sent to
Delivery email

Oxbridge RE Holdings Ltd

Date, location, name

