

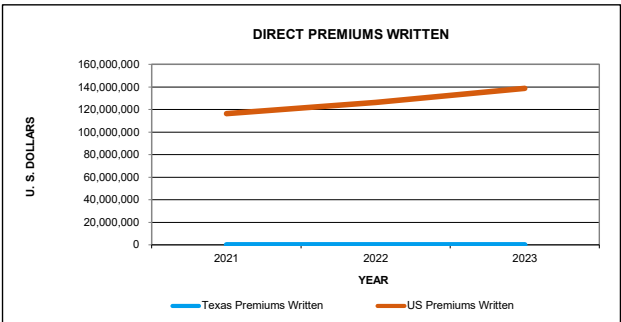
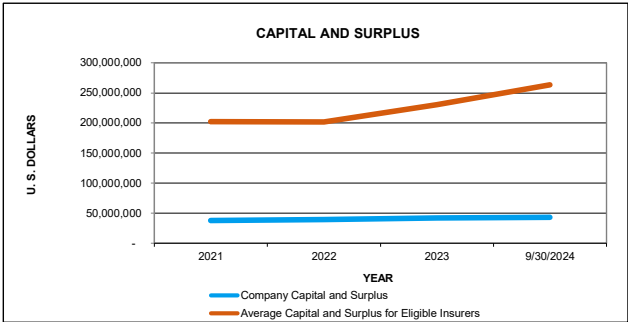
Utica National Assurance Company				Issue Date:	12/6/2024	
	Insurer #:	8013278454	NAIC #:	10687	AMB #:	011953

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information
TDI Initial Date	1-May-10	Domicile	A	Excellent	Insurance Group
Incorporation Date	7-Jun-95	New York			Utica National Insurance Group
Commenced Business	1-Nov-97	Main Administrative Office		Nov-24	Parent Company
		180 Genesee Street, New Hartford, NY, US 13413			Utica Mutual Insurance Company
					Parent Domicile
					New York

	9/30/2024	2023	2022	2021
Capital & Surplus	43,215,000	41,952,000	39,741,000	37,856,000
Underwriting Gain (Loss)	107,000	431,000	1,054,000	1,005,000
Net Income After Tax	1,320,000	2,052,000	2,305,000	2,132,000
Cash Flow from Operations		4,523,000	5,247,000	4,790,000
Gross Premium		169,922,000	155,437,000	142,622,000
Net Premium	26,839,000	31,200,000	29,066,000	26,293,000
Direct Premium Total	121,972,000	138,724,000	126,371,000	116,328,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		-	-	-
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		99%	96%	96%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
405.00%	74.00%	7.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	6- Investment Yield
1.00%	89.00%	3.10%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
6.00%	6.00%	66.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
25.00%	1.00%	-1.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	2.00%	
	Usual Range: Less than 25%	



2023 Texas Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -