

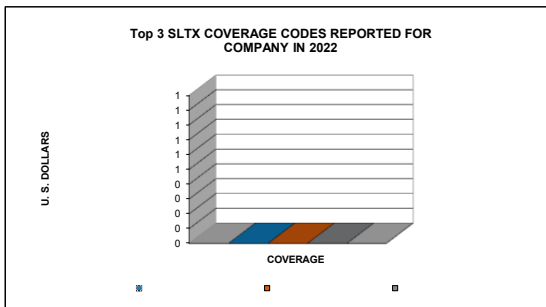
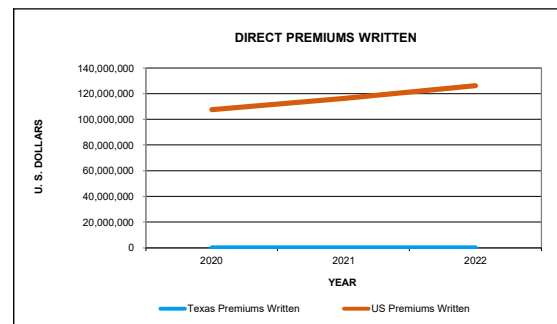
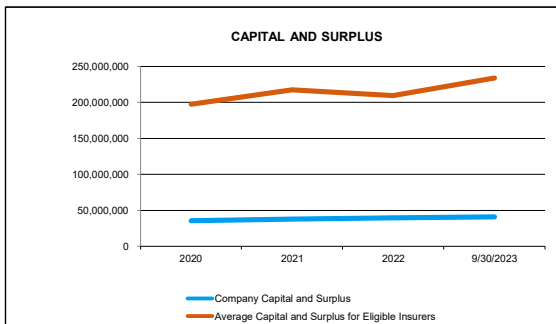
Utica National Assurance Company				Issue Date:	12/5/2023
Insurer #:	8013278454	NAIC #:	10687	AMB #:	011953

U.S. Insurer - 2023 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	Excellent	Insurance Group
Incorporation Date	New York		Utica National Insurance Group
Commenced Business	Main Administrative Office	A	Parent Company
	180 Genesee Street,	Nov-23	Utica Mutual Insurance Company
	New Hartford, NY, US 13413		Parent Domicile
			New York

	9/30/2023	2022	2021	2020
Capital & Surplus	40,933,000	39,741,000	37,856,000	35,892,000
Underwriting Gain (Loss)	(274,000)	1,054,000	1,005,000	1,225,000
Net Income After Tax	964,000	2,305,000	2,132,000	2,281,000
Cash Flow from Operations		5,247,000	4,790,000	5,214,000
Gross Premium		155,437,000	142,622,000	131,607,000
Net Premium	23,909,000	29,066,000	26,293,000	23,855,000
Direct Premium Total	106,168,000	126,370,000	116,329,000	107,752,000
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		96%	96%	95%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
391.00%	73.00%	11.00%
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	Investment Yield
1.00%	88.00%	2.80%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
5.00%	5.00%	65.00%
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
24.00%	-1.00%	-5.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	1.00%	
	Usual Range: Less than 25%	



2022 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -