

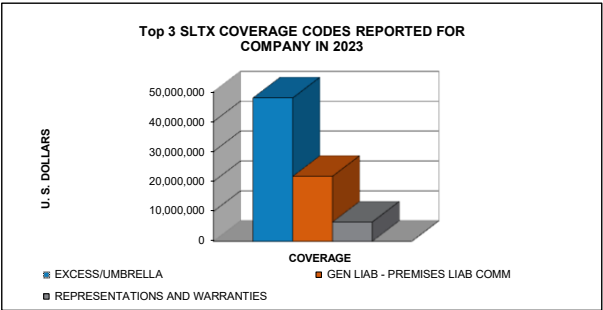
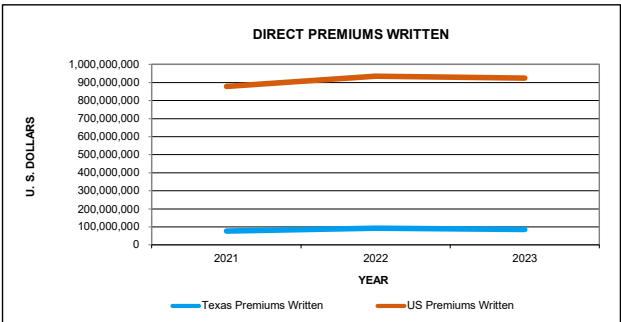
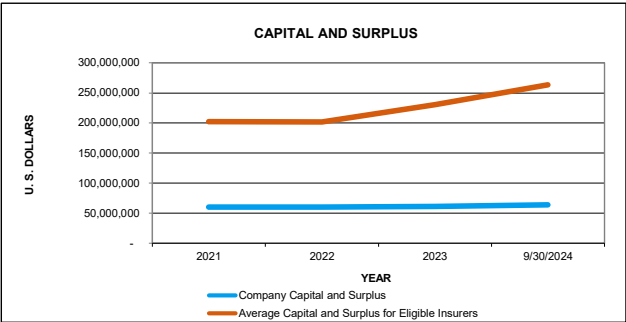
Gemini Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101056	NAIC #:	10833	AMB #:	012118

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	13-Jan-98	Domicile	A+	Superior	Insurance Group	W.R. Berkley Insurance Group
Incorporation Date	9-Nov-95	Delaware		Parent Company	W. R. Berkley Corporation	
Commenced Business	30-Sep-97	Main Administrative Office 7233 East Butherus Drive, Scottsdale, AZ, US 85260-2410		Jun-24	Parent Domicile Connecticut	

	9/30/2024	2023	2022	2021
Capital & Surplus	63,732,000	61,224,000	60,098,000	60,414,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	2,030,000	2,244,000	695,000	392,000
Cash Flow from Operations		2,295,000	1,111,000	932,000
Gross Premium		928,023,000	940,303,000	882,066,000
Net Premium	-	0	0	0
Direct Premium Total	710,098,000	924,292,000	935,613,000	878,040,000
Direct Premium in Texas (Schedule T)		85,949,000	91,967,000	77,216,000
% of Direct Premium in Texas		9%	10%	9%
Texas' Rank in writings (Schedule T )		2	2	3
SLTX Premium Processed		88,883,171	92,062,263	74,979,038
Rank among all Texas S/L Insurers		42	33	33
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		3	4	4

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	0.00%	0.00%
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
0.00%	0.00%	4.30%
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
2.00%	2.00%	121.00%
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
120.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
0.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 66,977,000.00
2 Other Liab (Claims-made)	\$ 12,680,000.00
3 Other Comm Auto Liab	\$ 276,000.00
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 95,732,000.00
2 Other Liab (Claims-made)	\$ 809,000.00
3 Aircraft(all perils)	\$ 152,000.00
4 Other Comm Auto Liab	\$ 95,000.00
	\$ -