

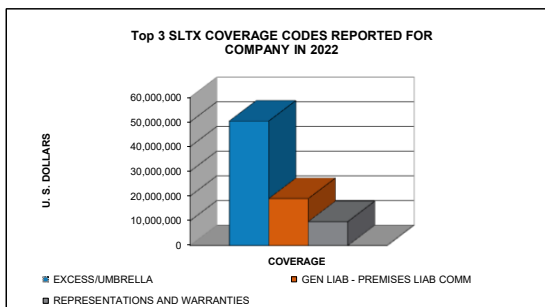
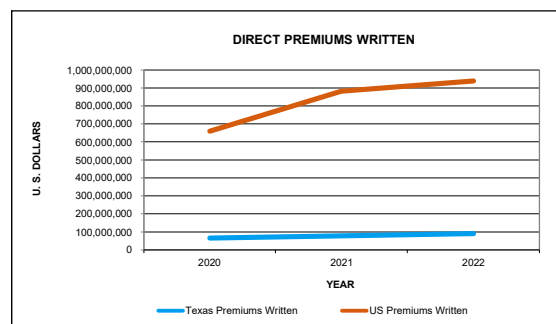
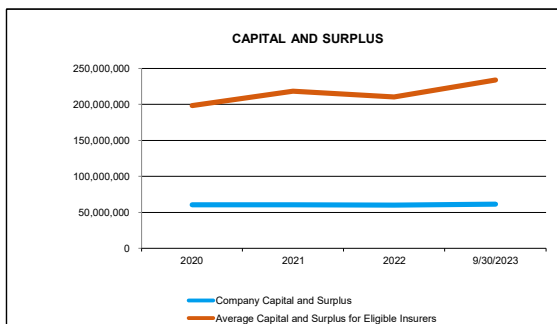
Gemini Insurance Company				Issue Date:	12/1/2023
Insurer #:	80101056	NAIC #:	10833	AMB #:	012118

#### U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	13-Jan-98	Domicile Delaware	A+	Superior	Insurance Group W.R. Berkley Insurance Group	
Incorporation Date	9-Nov-95	Main Administrative Office 7233 East Butherus Drive, Scottsdale, AZ, US 85260-2410		Jun-23	Parent Company W. R. Berkley Corporation	
Commenced Business	30-Sep-97			Parent Domicile Connecticut		

	9/30/2023	2022	2021	2020
Capital & Surplus	61,381,000	60,098,000	60,414,000	60,559,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,602,000	695,000	392,000	1,002,000
Cash Flow from Operations		1,111,000	932,000	4,803,000
Gross Premium		940,303,000	882,066,000	660,507,000
Net Premium	0	0	0	0
Direct Premium Total	717,392,000	940,303,000	882,066,000	660,091,000
Direct Premium in Texas (Schedule T)		91,967,000	77,216,000	65,522,000
% of Direct Premium in Texas		10%	9%	10%
Texas' Rank in writings (Schedule T)		2	3	2
SLTX Premium Processed		92,062,263	74,979,038	63,652,771
Rank among all Texas S/L Insurers		33	33	33
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		4	4	3

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	Investment Yield
0.00%	0.00%	1.60%
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
-1.00%	-1.00%	123.00%
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
122.00%	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%		



2022 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 67,837,000.00
2 Other Liab (Claims-made)	\$ 19,068,000.00
3 Other Comm Auto Liab	\$ 170,000.00
4 Inland Marine	\$ 9,000.00
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 25,802,000.00
2 Other Liab (Claims-made)	\$ 5,264,000.00
3 Aircraft(all perils)	\$ 1,683,000.00
4 Allied Lines	\$ 242,000.00
5 Other Comm Auto Liab	\$ 75,000.00