

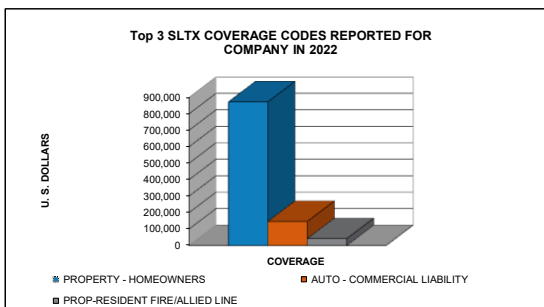
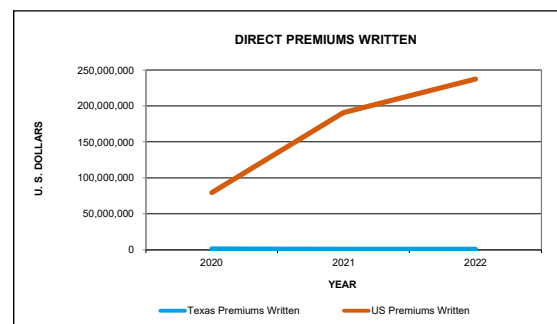
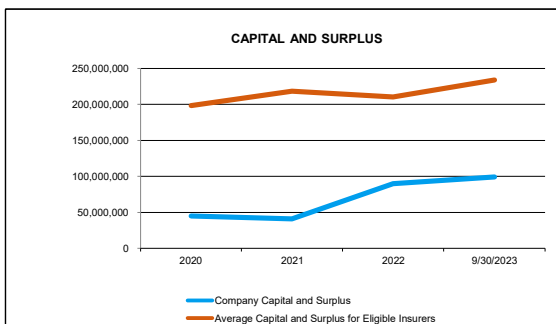
North Light Specialty Insurance Company				Issue Date:	12/5/2023
Insurer #:	8012906695	NAIC #:	13167	AMB #:	013927

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Mar-09	Domicile	Superior	Insurance Group
Incorporation Date	24-Mar-08	Illinois	A+	National General Companies
Commenced Business	26-Oct-08	Main Administrative Office		Parent Company
		3100 Sanders Road, Suite 201	Aug-23	The Allstate Corporation
		Northbrook, IL, US 60062-7154		Parent Domicile
				Delaware

	9/30/2023	2022	2021	2020
Capital & Surplus	99,149,000	89,732,000	41,205,000	45,069,000
Underwriting Gain (Loss)	9,176,000	23,387,000	20,862,000	(32,086,000)
Net Income After Tax	9,296,000	18,414,000	18,318,000	(22,709,000)
Cash Flow from Operations		47,395,000	23,955,000	(20,782,000)
Gross Premium		237,410,000	190,822,000	79,785,000
Net Premium	57,878,000	79,173,000	60,120,000	22,993,000
Direct Premium Total	93,168,000	237,410,000	190,824,000	79,784,000
Direct Premium in Texas (Schedule T)		1,032,000	964,000	1,023,000
% of Direct Premium in Texas		0%	1%	1%
Texas' Rank in writings (Schedule T)		9	11	9
SLTX Premium Processed		1,087,105	955,285	1,099,290
Rank among all Texas S/L Insurers		208	191	157
Combined Ratio		64%	57%	257%
IRIS Ratios Outside Usual Range		3	4	4

1- Gross Premium to Surplus	265.00%	2- Net Premium to Surplus	88.00%	3- Change in Net Premium Written (%)	32.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	0.00%	5- Two Year Operating Ratio	51.00%	Investment Yield	2.80%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	118.00%	8- Net Change in Surplus (%)	118.00%	9- Liabilities to Liquid Assets	53.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	17.00%	11- One Year Development to Surplus	3.00%	12- Two Year Development to Surplus	-8.00%
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 Homeowners Mult Peril	\$	848,000.00
2 Other Comm Auto Liab	\$	115,000.00
3 Comm Mult Peril(Non-Liability)	\$	48,000.00
4 Comm Mult Peril(Liab)	\$	12,000.00
5 Comm Auto Phys Damage	\$	9,000.00

2022 Losses Incurred by Line of Business (LOB)		
1 Homeowners Mult Peril	\$	348,000.00
2 Other Comm Auto Liab	\$	60,000.00
3 Comm Auto Phys Damage	\$	27,000.00
4 Comm Mult Peril(Non-Liability)	\$	9,000.00
	\$	-