

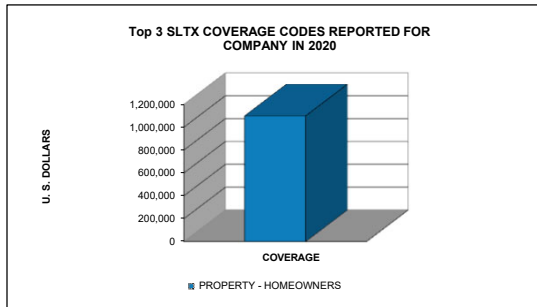
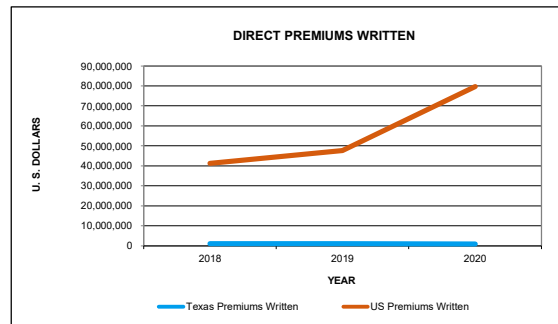
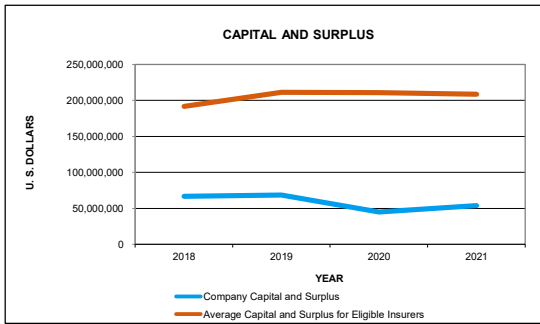
North Light Specialty Insurance Company			Issue Date: 8/2/2021
Insurer #: 8012906695	NAIC #: 13167	AMB #: 013927	

U.S. Insurer - 2020 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Mar-09	Domicile Illinois	Superior	Insurance Group National General Companies
Incorporation Date	24-Mar-08	Main Administrative Office 3075 Sanders Road Suite G4E Northbrook, IL 60062	A+ Jul-21	Parent Company The Allstate Corporation
Commenced Business	26-Oct-08			Parent Domicile Delaware

	3/31/2021	2020	2019	2018
Capital & Surplus	53,787,000	45,069,000	68,651,000	66,618,000
Underwriting Gain (Loss)	2,793,000	(32,086,000)	88,000	13,514,000
Net Income After Tax	2,494,000	(22,709,000)	1,503,000	12,186,000
Cash Flow from Operations		(20,782,000)	15,041,000	(1,623,000)
Gross Premium		79,785,000	47,741,000	41,367,000
Net Premium	5,705,000	22,993,000	30,466,000	30,067,000
Direct Premium Total	35,027,000	79,784,000	47,716,000	41,368,000
Direct Premium in Texas (Schedule T)		1,023,000	1,052,000	1,175,000
% of Direct Premium in Texas		1%	2%	3%
Texas' Rank in writings (Schedule T)		9	7	6
SLTX Premium Processed		1,099,290	1,075,495	1,176,959
Rank among all Texas S/L Insurers		157	150	140
Combined Ratio		257%	100%	56%
IRIS Ratios Outside Usual Range		4	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
177.00%	51.00%	-25.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	153.00%	2.10%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-34.00%	-34.00%	60.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
18.00%	-3.00%	-8.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	-31.00%	
	<i>Usual Range: Less than 25%</i>	



2020 Premiums by Line of Business (LOB)	
1 Homeowners Mult Peril	\$ 983,000.00
2 Comm Mult Peril(Non-Liability)	\$ 31,000.00
3 Comm Mult Peril(Liab)	\$ 8,000.00
4 Inland Marine	\$ 1,000.00
	\$ -

2020 Losses Incurred by Line of Business (LOB)	
1 Homeowners Mult Peril	\$ 484,000.00
2 Comm Mult Peril(Non-Liability)	\$ 22,000.00
	\$ -
	\$ -
	\$ -