

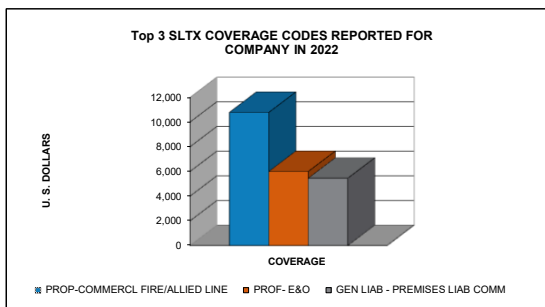
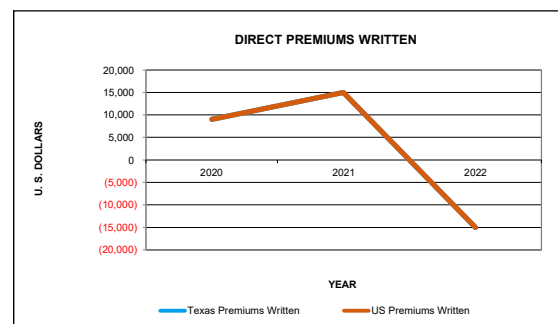
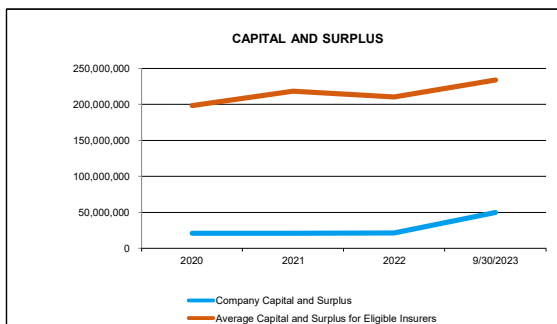
Oklahoma Specialty Insurance Company				Issue Date:	12/5/2023
Insurer #:	13764522	NAIC #:	14175	AMB #:	014363

U.S. Insurer - 2023 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information		
TDI Initial Date	1-Apr-12	Domicile	Oklahoma	A-	Excellent	Insurance Group	Skyward Specialty Insurance Group	
Incorporation Date	12-Dec-11	Main Administrative Office 800 Gessner, Suite 600 Houston, TX, US 77024			Aug-23	Parent Company	Skyward Specialty Insurance Group, Inc	
Commenced Business	1-Apr-12					Parent Domicile	Delaware	

	9/30/2023	2022	2021	2020
Capital & Surplus	49,850,000	21,270,000	21,095,000	21,063,000
Underwriting Gain (Loss)	(27,000)	(78,000)	(106,000)	(114,000)
Net Income After Tax	583,000	173,000	31,000	143,000
Cash Flow from Operations		457,000	847,000	715,000
Gross Premium		(15,000)	15,000	9,000
Net Premium	0	0	0	0
Direct Premium Total	17,000	(15,000)	15,000	9,000
Direct Premium in Texas (Schedule T)		(15,000)	15,000	9,000
% of Direct Premium in Texas		100%	100%	100%
Texas' Rank in writings (Schedule T)		57	1	1
SLTX Premium Processed		(28,643)	(1,503,747)	342,852
Rank among all Texas S/L Insurers		281	257	177
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
0.00%	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%	1.50%
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%	2.00%
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
0.00%	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)	
No Premiums Written in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 661,000.00
	\$ -
	\$ -
	\$ -
	\$ -