

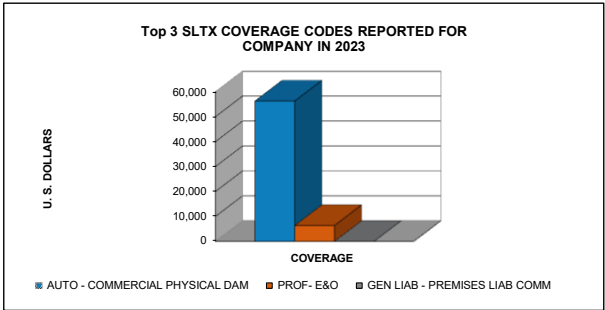
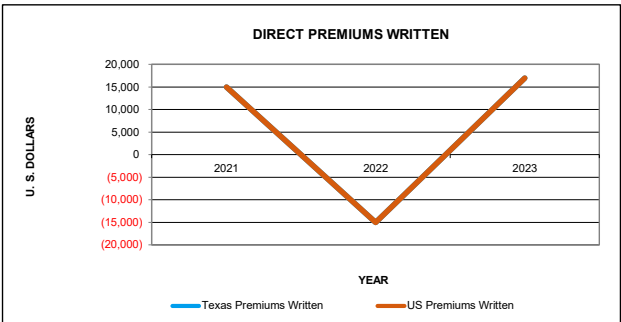
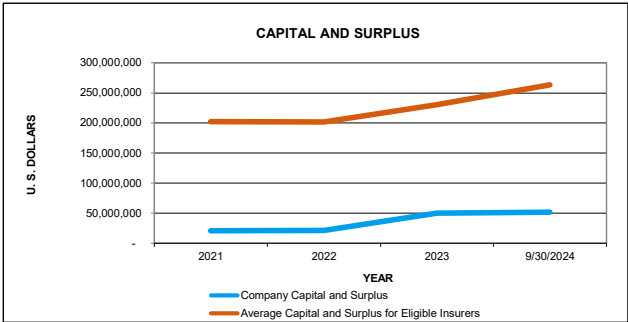
Oklahoma Specialty Insurance Company					Issue Date:	12/6/2024
	Insurer #:	13764522	NAIC #:	14175	AMB #:	014363

U.S. Insurer - 2024 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-24	Parent Company	Skyward Specialty Insurance Group, Inc
Commenced Business	1-Apr-12					Parent Domicile	Delaware

	9/30/2024	2023	2022	2021
Capital & Surplus	51,553,000	50,275,000	21,270,000	21,095,000
Underwriting Gain (Loss)	(52,000)	(44,000)	(78,000)	(106,000)
Net Income After Tax	1,290,000	1,008,000	173,000	31,000
Cash Flow from Operations		1,034,000	457,000	847,000
Gross Premium		17,000	(15,000)	15,000
Net Premium	-	0	0	0
Direct Premium Total	-	17,000	(15,000)	15,000
Direct Premium in Texas (Schedule T)		17,000	(15,000)	15,000
% of Direct Premium in Texas		100%	100%	100%
Texas' Rank in writings (Schedule T)		1	57	1
SLTX Premium Processed		60,967	(28,643)	(1,503,747)
Rank among all Texas S/L Insurers		260	281	257
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	6- Investment Yield
0.00%	0.00%	3.70%
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
136.00%	5.00%	1.00%
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%		



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 13,000.00
2 Burglary & Theft	\$ 4,000.00
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 25,000.00
	\$ -
	\$ -
	\$ -
	\$ -