

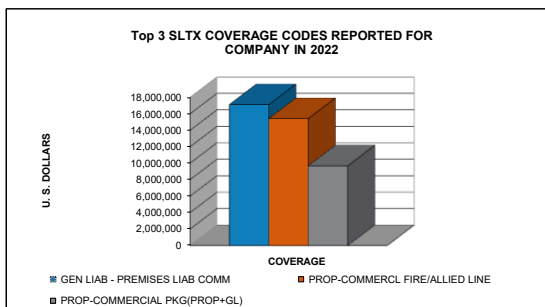
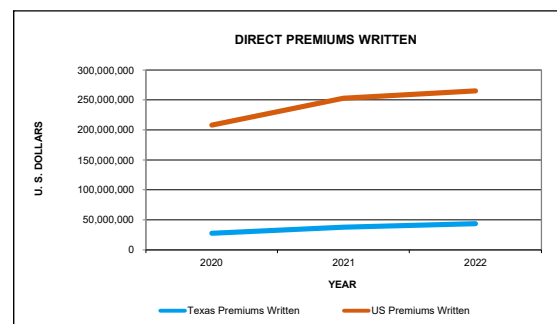
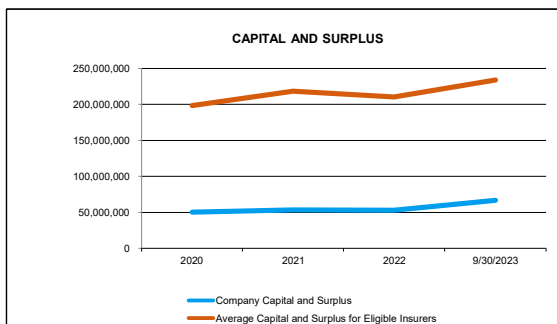
Ategrity Specialty Insurance Company				Issue Date:	11/29/2023
Insurer #:	13765846	NAIC #:	16427	AMB #:	020603

### U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	15-Nov-18	Domicile	A-	Excellent	Insurance Group	NA
Incorporation Date	16-Mar-18	Delaware		Dec-22	Parent Company	Zimmer Financial Services Group, LLC
Commenced Business	26-Sep-18	Main Administrative Office 14000 North Pima Rd, Suite 200 Scottsdale, AZ, US 85260-1965			Parent Domicile	Delaware

	9/30/2023	2022	2021	2020
Capital & Surplus	66,738,000	52,913,000	53,530,000	50,382,000
Underwriting Gain (Loss)	881,000	(3,806,000)	(9,681,000)	(9,146,000)
Net Income After Tax	8,086,000	(3,684,000)	(7,282,000)	(4,502,000)
Cash Flow from Operations		(8,094,000)	1,759,000	23,799,000
Gross Premium		265,190,000	252,771,000	208,369,000
Net Premium	38,428,000	36,023,000	33,235,000	25,427,000
Direct Premium Total	256,040,000	265,190,000	252,771,000	208,369,000
Direct Premium in Texas (Schedule T)		43,872,000	37,679,000	27,971,000
% of Direct Premium in Texas		17%	15%	13%
Texas' Rank in writings (Schedule T)		3	2	3
SLTX Premium Processed		44,909,146	35,858,838	27,913,320
Rank among all Texas S/L Insurers		66	63	60
Combined Ratio		111%	132%	145%
IRIS Ratios Outside Usual Range		5	5	6

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
501.00%	68.00%	8.00%
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
15.00%	117.00%	0.90%
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%	-6.00%	187.00%
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
77.00%	0.00%	8.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
-10.00%		
Usual Range: Less than 25%		



2022 Premiums by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 14,821,000.00
2 Other Liab (Occurrence)	\$ 11,737,000.00
3 Allied Lines	\$ 8,573,000.00
4 Comm Mult Peril(Liab)	\$ 4,797,000.00
5 Fire	\$ 3,733,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 8,175,000.00
2 Comm Mult Peril(Non-Liability)	\$ 7,583,000.00
3 Other Liab (Occurrence)	\$ 5,512,000.00
4 Allied Lines	\$ 3,599,000.00
5 Comm Mult Peril(Liab)	\$ 1,782,000.00