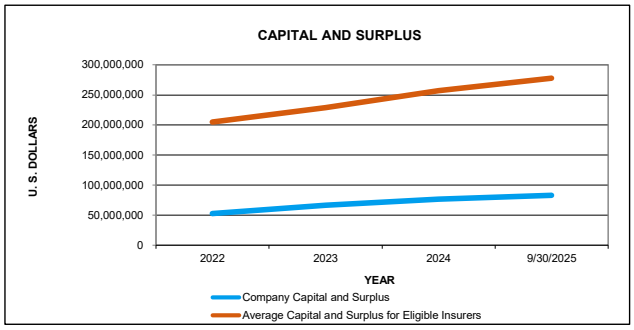
Ategrity Specialty Insurance Company						Issue Date:	12/9/2025
	Insurer #:	13765846	NAIC #:	16427	AMB #:	020603	

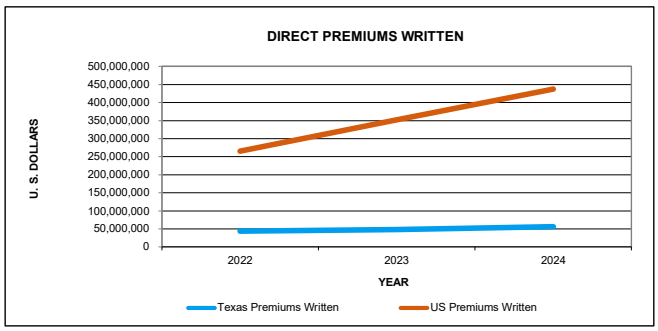
U.S. Insurer - 2025 EVALUATION

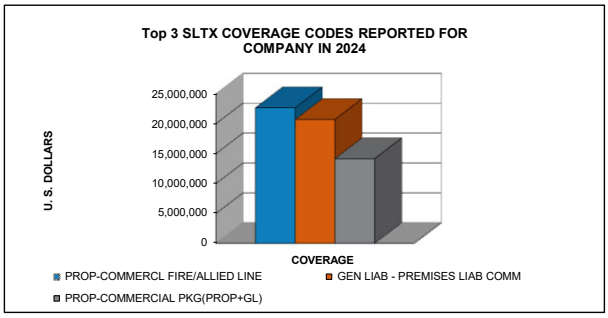
Key Dates		Location	A.M. Best Rating		Group Information
TDI Initial Date	15-Nov-18	**Domicile**		Excellent	**Insurance Group**
		Delaware			NA
Incorporation Date	16-Mar-18		A-		**Parent Company**
		Main Administrative Office		Nov-24	Zimmer Financial Services Group, LLC
Commenced Business	26-Sep-18	14000 North Pima Rd, Suite 200			**Parent Domicile**
		Scottsdale, AZ, US 85260-1965			Delaware

	9/30/2025	2024	2023	2022
Capital & Surplus	83,355,000	76,537,000	66,682,000	52,913,000
Underwriting Gain (Loss)	527,000	6,074,000	1,075,000	(3,806,000)
Net Income After Tax	7,952,000	6,011,000	10,033,000	(3,684,000)
Cash Flow from Operations		32,708,000	28,333,000	(8,094,000)
Gross Premium		437,036,000	352,456,000	265,190,000
Net Premium	62,930,000	59,841,000	53,619,000	36,023,000
Direct Premium Total	427,503,000	437,035,000	352,454,000	265,191,000
Direct Premium in Texas (Schedule T)		55,901,000	48,011,000	43,872,000
% of Direct Premium in Texas		13%	14%	17%
Texas' Rank in writings (Schedule T)		3	3	3
SLTX Premium Processed		60,315,327	53,179,261	44,909,146
Rank among all Texas S/L Insurers		73	69	66
Combined Ratio		90%	98%	111%
IRIS Ratios Outside Usual Range		3	4	4

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
571.00%	78.00%	12.00%
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**
15.00%	75.00%	3.60%
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**
15.00%	12.00%	144.00%
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**
64.00%	2.00%	10.00%
Usual Range: Less than 40%	*Usual Range: Less than 20%*	*Usual Range: Less than 20%*
	13- Current Estimated Reserve Deficiency	
	12.00%	
	Usual Range: Less than 25%	







2024 Texas Premiums by Line of Business (LOB)		
1 Comm Mult Peril(Non-Liability)	$	20,805,000.00
2 Other Liab (Occurrence)	$	18,217,000.00
3 Allied Lines	$	6,754,000.00
4 Comm Mult Peril(Liab)	$	6,388,000.00
5 Fire	$	3,124,000.00

2024 Texas Losses Incurred by Line of Business (LOB)		
1 Comm Mult Peril(Non-Liability)	$	16,075,000.00
2 Other Liab (Occurrence)	$	6,500,000.00
3 Comm Mult Peril(Liab)	$	2,412,000.00
4 Allied Lines	$	593,000.00
5 Other Liab (Claims-made)	$	50,000.00