

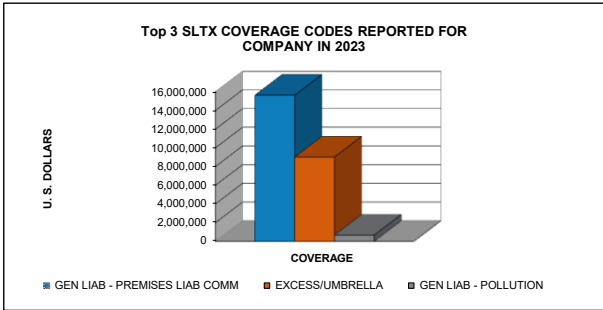
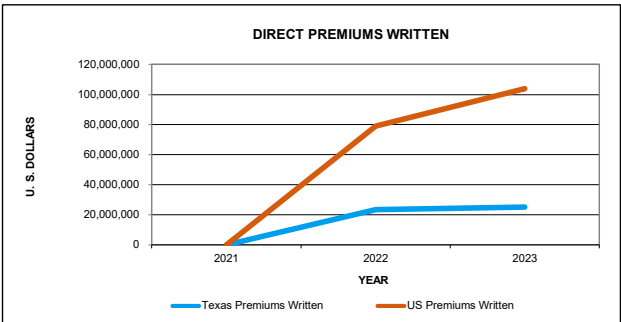
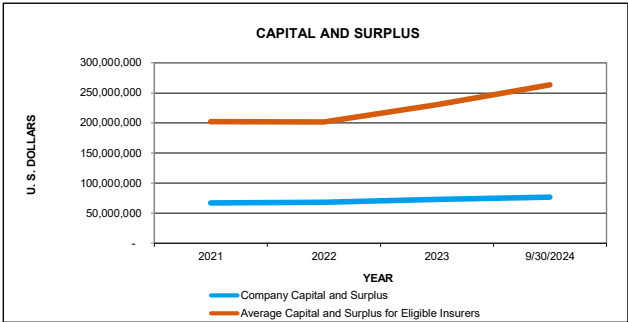
Champlain Specialty Insurance Company					Issue Date:	12/6/2024
	Insurer #:	13766403	NAIC #:	16834	AMB #:	020957

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information		
TDI Initial Date	24-Jan-22	Domicile	Vermont	A-	Excellent	Insurance Group	Champlain Insurance Group	
Incorporation Date	29-Apr-20	Main Administrative Office 900 Elm Street Suite 1300 Manchester, NH, US 03101			Jan-24	Parent Company	Champlain Holdings, LLC	
Commenced Business	29-Jul-20					Parent Domicile	Delaware	

	9/30/2024	2023	2022	2021
Capital & Surplus	76,624,000	72,886,000	68,148,000	67,003,000
Underwriting Gain (Loss)	2,152,000	3,575,000	500,000	(2,608,000)
Net Income After Tax	3,876,000	4,601,000	714,000	(2,758,000)
Cash Flow from Operations		16,407,000	28,715,000	(1,693,000)
Gross Premium		105,449,000	84,563,000	11,655,000
Net Premium	25,041,000	30,190,000	27,215,000	11,637,000
Direct Premium Total	88,629,000	103,988,000	78,940,000	0
Direct Premium in Texas (Schedule T)		25,132,000	23,549,000	0
% of Direct Premium in Texas		24%	30%	0%
Texas' Rank in writings (Schedule T)		1	1	-
SLTX Premium Processed		26,090,487	22,241,233	
Rank among all Texas S/L Insurers		109	101	
Combined Ratio		88%	98%	140%
IRIS Ratios Outside Usual Range		0	2	6

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
145.00%	41.00%	11.00%
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
10.00%	84.00%	2.60%
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
7.00%	7.00%	49.00%
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
12.00%	2.00%	2.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
5.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 25,132,000.00
	\$ -
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 30,597,000.00