

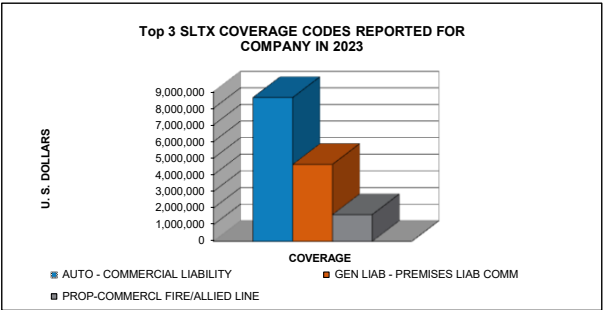
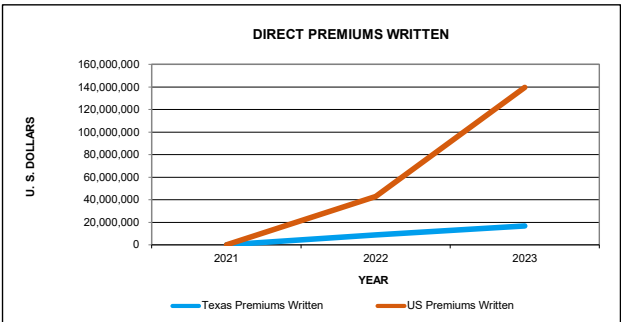
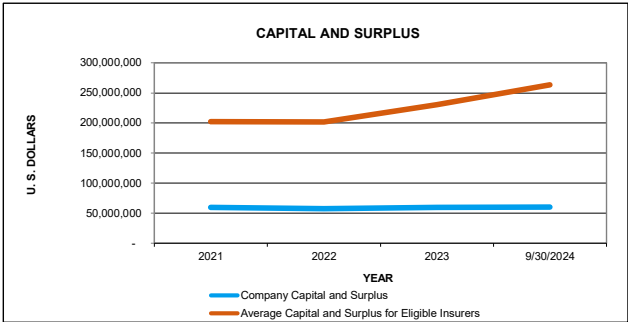
Concert Specialty Insurance Company					Issue Date:	12/6/2024
	Insurer #:	13766436	NAIC #:	17151	AMB #:	021191

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information		
TDI Initial Date	28-Mar-22	Domicile	Montana	A-	Excellent	Insurance Group	Concert Insurance Group	
Incorporation Date	5-Oct-21	Main Administrative Office 1701 Golf Road Suite 1-1110 Rolling Meadows, IL, US 60008			Aug-24	Parent Company	Concert Group Holdings, Inc.	
Commenced Business	22-Nov-21					Parent Domicile	Delaware	

	9/30/2024	2023	2022	2021
Capital & Surplus	60,307,000	60,027,000	57,544,000	59,826,000
Underwriting Gain (Loss)	3,356,000	3,193,000	(653,000)	(109,000)
Net Income After Tax	3,664,000	3,622,000	(78,000)	(87,000)
Cash Flow from Operations		9,086,000	14,166,000	48,000
Gross Premium		144,889,000	55,123,000	0
Net Premium	-	0	12,000	0
Direct Premium Total	147,307,000	139,671,000	43,033,000	0
Direct Premium in Texas (Schedule T)		16,863,000	9,022,000	0
% of Direct Premium in Texas		12%	21%	0%
Texas' Rank in writings (Schedule T )		3	2	-
SLTX Premium Processed		16,370,804	6,680,507	
Rank among all Texas S/L Insurers		125	148	
Combined Ratio		0%	1241%	0%
IRIS Ratios Outside Usual Range		3	2	4

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
241.00%	0.00%	-99.00%
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
21.00%	0.00%	1.80%
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
4.00%	4.00%	87.00%
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 Comm Auto Liab	\$ 7,553,000.00
2 Other Liab (Occurrence)	\$ 5,266,000.00
3 Comm Mult Peril(Liab)	\$ 1,987,000.00
4 Comm Mult Peril(Non-Liability)	\$ 1,326,000.00
4 Other Liab (Claims-made)	\$ 492,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 4,251,000.00
2 Other Liab (Occurrence)	\$ 1,210,000.00
3 Comm Auto Phys Damage	\$ 421,000.00
4 Comm Mult Peril(Liab)	\$ 369,000.00
5 Comm Mult Peril(Non-Liability)	\$ 328,000.00