

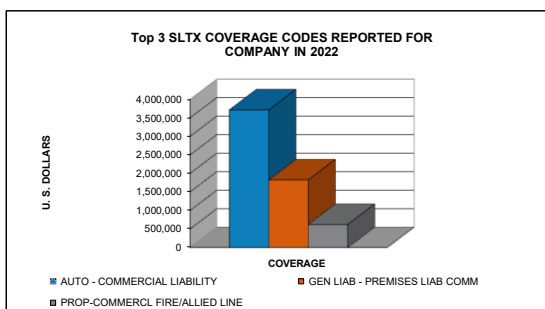
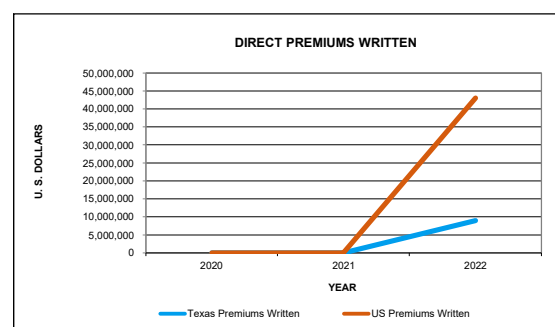
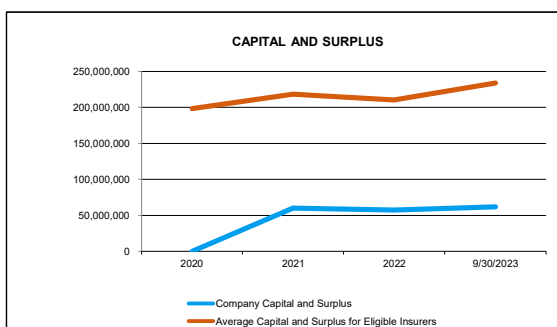
Concert Specialty Insurance Company				Issue Date:	11/29/2023
Insurer #:	13766436	NAIC #:	17151	AMB #:	021191

#### U.S. Insurer - 2023 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			Aug-23	Parent Company	Concert Group Holdings, Inc.	
Commenced Business	22-Nov-21	1701 Golf Road Suite 1-1110 Rolling Meadows, IL, US 60008				Parent Domicile	Delaware	

	9/30/2023	2022	2021	2020
Capital & Surplus	62,062,000	57,544,000	59,826,000	0
Underwriting Gain (Loss)	1,924,000	(653,000)	(109,000)	0
Net Income After Tax	2,395,000	(78,000)	(87,000)	0
Cash Flow from Operations		14,166,000	48,000	0
Gross Premium		55,123,000	0	0
Net Premium	0	12,000	0	0
Direct Premium Total	103,608,000	43,035,000	0	0
Direct Premium in Texas (Schedule T)		9,022,000	0	0
% of Direct Premium in Texas		21%	0%	0%
Texas' Rank in writings (Schedule T)		2	-	-
SLTX Premium Processed		6,680,507		
Rank among all Texas S/L Insurers		148		
Combined Ratio		1241%	0%	0%
IRIS Ratios Outside Usual Range		2	4	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
96.00%	0.00%	999.00%
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
11.00%	0.00%	1.30%
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
-4.00%	-4.00%	80.00%
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
17.00%	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%		



2022 Premiums by Line of Business (LOB)		
1 Other Comm Auto Liab	\$	4,298,000.00
2 Comm Mult Peril(Liab)	\$	2,001,000.00
3 Other Liab (Occurrence)	\$	1,269,000.00
4 Comm Auto Phys Damage	\$	795,000.00
5 Comm Mult Peril(Non-Liability)	\$	658,000.00

2022 Losses Incurred by Line of Business (LOB)		
1 Other Comm Auto Liab	\$	1,193,000.00
2 Other Liab (Occurrence)	\$	354,000.00
3 Comm Auto Phys Damage	\$	305,000.00
4 Comm Mult Peril(Liab)	\$	120,000.00
5 Comm Mult Peril(Non-Liability)	\$	47,000.00