

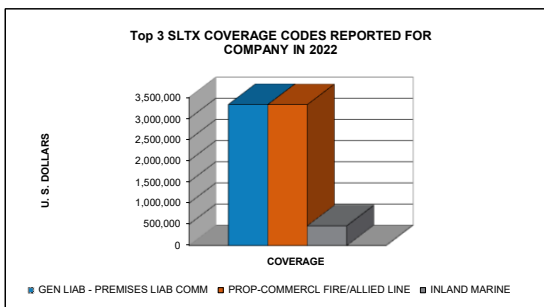
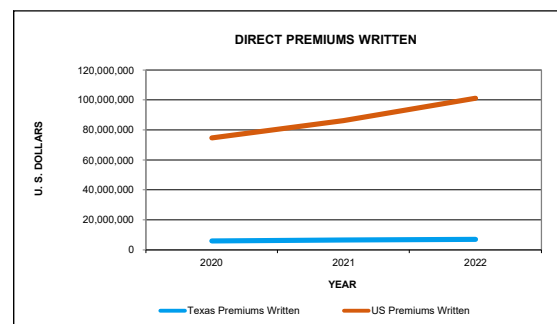
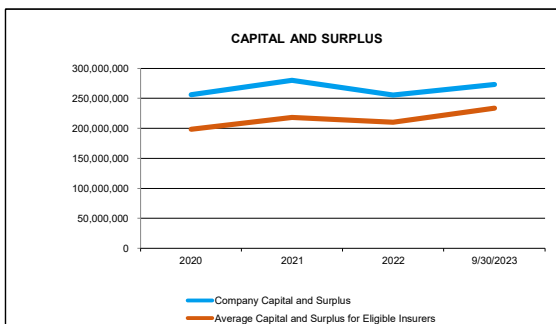
Atain Specialty Insurance Company				Issue Date:	11/29/2023
Insurer #:	80101171	NAIC #:	17159	AMB #:	002842

U.S. Insurer - 2023 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	Excellent	Insurance Group
Incorporation Date	Michigan		Atain Insurance Companies
Commenced Business	Main Administrative Office	A	Parent Company
	30833 Northwestern Hwy, Suite 220	May-23	Alan J. Kaufman Revocable Living Trust
	Farmington Hills, MI, US 48334		Parent Domicile
			Michigan

	9/30/2023	2022	2021	2020
Capital & Surplus	273,198,000	255,552,000	280,482,000	255,854,000
Underwriting Gain (Loss)	365,000	(11,434,000)	(5,937,000)	1,024,000
Net Income After Tax	6,859,000	(3,101,000)	20,412,000	12,383,000
Cash Flow from Operations		10,377,000	1,683,000	4,947,000
Gross Premium		118,081,000	101,621,000	88,665,000
Net Premium	63,743,000	73,469,000	56,089,000	53,964,000
Direct Premium Total	76,615,000	101,124,000	86,087,000	74,791,000
Direct Premium in Texas (Schedule T)		7,066,000	6,508,000	5,962,000
% of Direct Premium in Texas		7%	8%	8%
Texas' Rank in writings (Schedule T)		4	4	3
SLTX Premium Processed		7,295,958	7,205,328	6,836,466
Rank among all Texas S/L Insurers		144	123	113
Combined Ratio		117%	111%	98%
IRIS Ratios Outside Usual Range		2	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
46.00%	29.00%	31.00%
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
1.00%	102.00%	1.40%
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
-9.00%	-9.00%	77.00%
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
7.00%	-1.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	7.00%	
	Usual Range: Less than 25%	



2022 Premiums by Line of Business (LOB)		
1 Other Liab (Occurrence)	\$	3,256,000.00
2 Fire	\$	2,066,000.00
3 Allied Lines	\$	866,000.00
4 Inland Marine	\$	796,000.00
5 Other Liab (Claims-made)	\$	82,000.00

2022 Losses Incurred by Line of Business (LOB)		
1 Other Liab (Occurrence)	\$	1,961,000.00
2 Fire	\$	904,000.00
3 Allied Lines	\$	412,000.00
4 Inland Marine	\$	234,000.00
5 Other Liab (Claims-made)	\$	7,000.00