

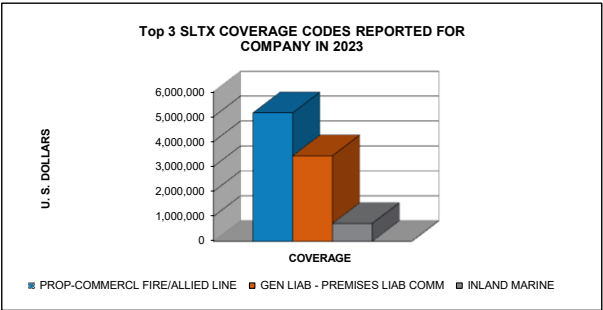
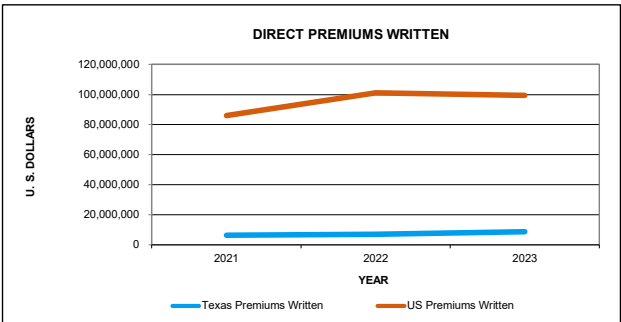
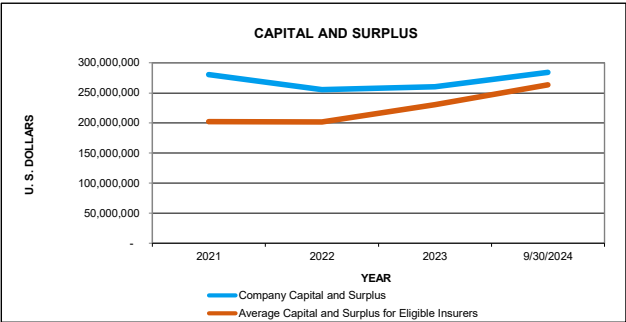
Atain Specialty Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101171	NAIC #:	17159	AMB #:	002842

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information		
TDI Initial Date	1-Jan-86	Domicile	Michigan	A	Excellent	Insurance Group	Atain Insurance Companies	
Incorporation Date	04/05/1843	Main Administrative Office			Jun-24	Parent Company	Alan J. Kaufman Revocable Living Trust	
Commenced Business	04/05/1843	30833 Northwestern Hwy, Suite 220 Farmington Hills, MI, US 48334				Parent Domicile	Michigan	

	9/30/2024	2023	2022	2021
Capital & Surplus	284,192,000	260,410,000	255,552,000	280,482,000
Underwriting Gain (Loss)	(323,000)	1,283,000	(11,434,000)	(5,937,000)
Net Income After Tax	4,718,000	26,701,000	(3,101,000)	20,412,000
Cash Flow from Operations		20,062,000	10,377,000	1,683,000
Gross Premium		119,094,000	118,081,000	101,621,000
Net Premium	73,490,000	81,629,000	73,469,000	56,089,000
Direct Premium Total	84,087,000	99,397,000	101,124,000	86,088,000
Direct Premium in Texas (Schedule T)		8,841,000	7,066,000	6,508,000
% of Direct Premium in Texas		9%	7%	8%
Texas' Rank in writings (Schedule T)		3	4	4
SLTX Premium Processed		9,464,233	7,295,958	7,205,328
Rank among all Texas S/L Insurers		149	144	123
Combined Ratio		98%	117%	111%
IRIS Ratios Outside Usual Range		1	2	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
46.00%	31.00%	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
1.00%	95.00%	1.60%
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
2.00%	2.00%	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
7.00%	-2.00%	-2.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
7.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 3,302,000.00
2 Fire	\$ 3,182,000.00
3 Allied Lines	\$ 1,333,000.00
4 Inland Marine	\$ 947,000.00
4 Other Liab (Claims-made)	\$ 77,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 3,620,000.00
2 Allied Lines	\$ 844,000.00
3 Inland Marine	\$ 741,000.00
4 Fire	\$ 600,000.00
5 Other Liab (Claims-made)	\$ 4,000.00