

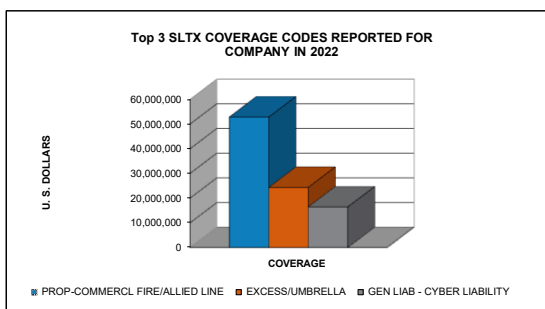
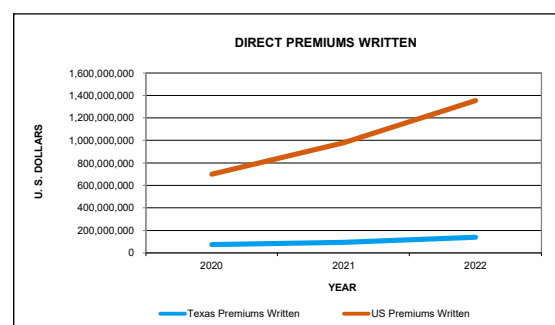
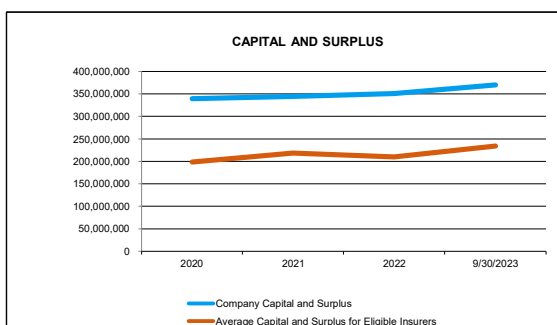
Arch Specialty Insurance Company				Issue Date:	11/20/2023
Insurer #:	808741031	NAIC #:	21199	AMB #:	012523

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Sep-95	Domicile	Superior	Insurance Group
Incorporation Date	22-Dec-64	Missouri	A+	Watford US Insurance Group
Commenced Business	28-Jan-65	Main Administrative Office		Parent Company
		Harborside 3, 210 Hudson Street, Suite 300	Mar-23	Arch Capital Group Ltd.
		Jersey City, NJ, US 07311-1107		Parent Domicile
				Bermuda

	9/30/2023	2022	2021	2020
Capital & Surplus	370,014,000	350,878,000	344,666,000	339,377,000
Underwriting Gain (Loss)	924,000	2,191,000	6,071,000	3,424,000
Net Income After Tax	4,676,000	(2,526,000)	9,559,000	18,474,000
Cash Flow from Operations		54,828,000	58,803,000	70,721,000
Gross Premium		1,359,573,000	979,833,000	702,963,000
Net Premium	0	(54,000)	0	0
Direct Premium Total	1,108,005,000	1,356,158,000	977,403,000	700,923,000
Direct Premium in Texas (Schedule T)		140,564,000	93,739,000	73,888,000
% of Direct Premium in Texas		10%	10%	11%
Texas' Rank in writings (Schedule T)		3	4	3
SLTX Premium Processed		132,025,188	91,323,639	80,596,335
Rank among all Texas S/L Insurers		18	24	24
Combined Ratio		800%	800%	800%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
387.00%	0.00%	0.00%
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
10.00%	0.00%	2.90%
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
2.00%	2.00%	81.00%
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
10.00%	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 Fire	\$ 50,629,000.00
2 Other Liab (Claims-made)	\$ 35,830,000.00
3 Other Liab (Occurrence)	\$ 26,425,000.00
4 Allied Lines	\$ 4,665,000.00
5 Private Flood	\$ 4,277,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 32,403,000.00
2 Other Liab (Occurrence)	\$ 20,160,000.00
3 Other Liab (Claims-made)	\$ 12,186,000.00
4 Other Comm Auto Liab	\$ 1,058,000.00
5 Comm Auto Phys Damage	\$ 251,000.00