

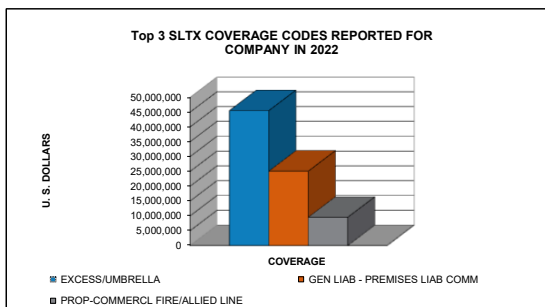
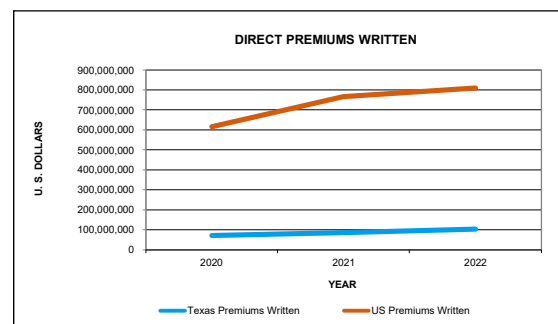
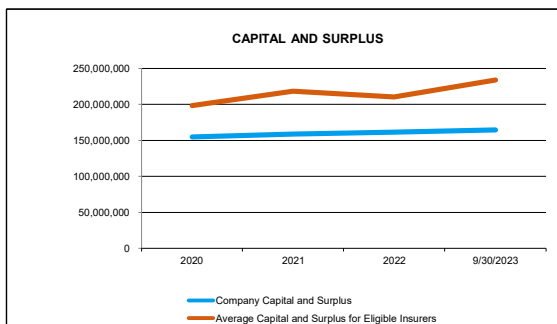
Navigators Specialty Insurance Company				Issue Date:	12/5/2023
Insurer #:	80101260	NAIC #:	36056	AMB #:	010761

#### U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jul-95	Domicile New York	Superior	Insurance Group
Incorporation Date	1-Dec-88	Main Administrative Office One Hartford Plaza Hartford, CT, US 06155-0001	A+ Aug-23	Navigators Insurance Group
Commenced Business	17-Oct-89			Parent Company Hartford Financial Services Group, Inc
				Parent Domicile Delaware

	9/30/2023	2022	2021	2020
Capital & Surplus	164,679,000	161,574,000	158,711,000	154,725,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	3,104,000	2,890,000	3,722,000	3,321,000
Cash Flow from Operations		3,886,000	3,780,000	3,264,000
Gross Premium		810,044,000	765,833,000	617,035,000
Net Premium	0	0	0	0
Direct Premium Total	634,217,000	810,044,000	765,833,000	617,035,000
Direct Premium in Texas (Schedule T)		105,169,000	86,635,000	71,905,000
% of Direct Premium in Texas		13%	11%	12%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		99,279,832	74,527,413	68,948,900
Rank among all Texas S/L Insurers		28	34	28
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		2	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
501.00%	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
0.00%	0.00%	2.70%
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%	45.00%
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
44.00%	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 Liab (Occurrence)	\$ 85,926,000.00
2 Comm Mult Peril(Non-Liability)	\$ 11,429,000.00
3 Other Liab (Claims-made)	\$ 3,538,000.00
4 Other Comm Auto Liab	\$ 2,745,000.00
5 Comm Auto Phys Damage	\$ 247,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 33,583,000.00
2 Comm Mult Peril(Non-Liability)	\$ 7,452,000.00
3 Inland Marine	\$ 6,371,000.00
4 Other Comm Auto Liab	\$ 1,269,000.00
5 Other Liab (Claims-made)	\$ 902,000.00