

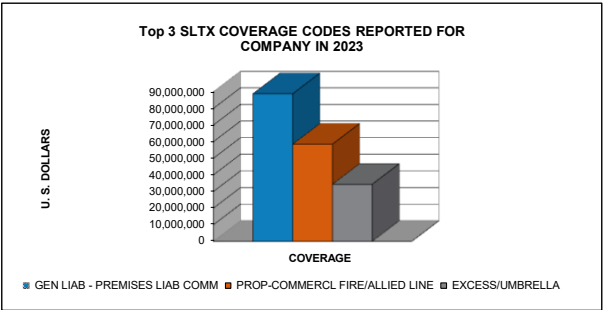
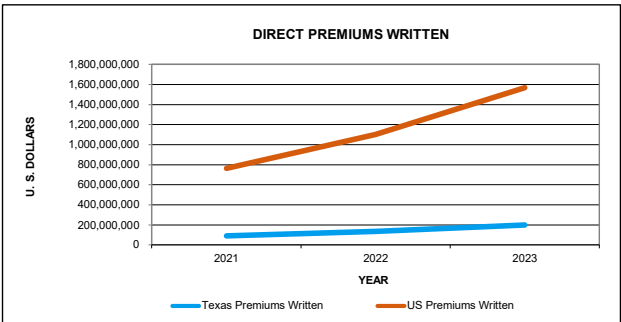
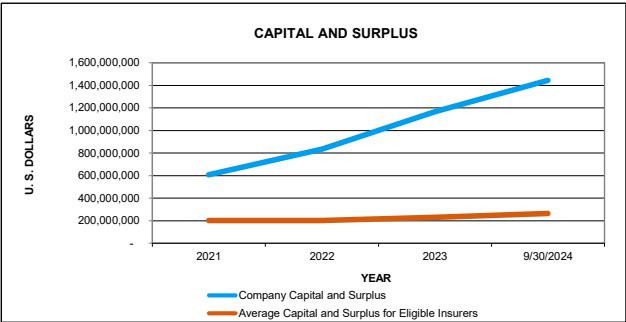
Kinsale Insurance Company				Issue Date:	12/6/2024
Insurer #:	8010402757	NAIC #:	38920	AMB #:	014027

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	14-Sep-98	Domicile Arkansas	Excellent	Insurance Group NA
Incorporation Date	6-Feb-90	Main Administrative Office 2035 Maywill Street, Suite 100 Richmond, VA, US 23230	A Aug-24	Parent Company Kinsale Capital Group, Inc.
Commenced Business	4-Apr-90			Parent Domicile Delaware

	9/30/2024	2023	2022	2021
Capital & Surplus	1,443,752,000	1,167,013,000	835,883,000	606,910,000
Underwriting Gain (Loss)	192,344,000	222,619,000	158,585,000	123,689,000
Net Income After Tax	253,957,000	259,042,000	151,594,000	115,885,000
Cash Flow from Operations		838,928,000	529,150,000	384,958,000
Gross Premium		1,568,815,000	1,102,092,000	764,373,000
Net Premium	1,129,531,000	1,263,816,000	936,810,000	660,209,000
Direct Premium Total	1,427,060,000	1,568,816,000	1,102,091,000	764,375,000
Direct Premium in Texas (Schedule T)		198,758,000	136,309,000	88,679,000
% of Direct Premium in Texas		13%	12%	12%
Texas' Rank in writings (Schedule T )		3	3	3
SLTX Premium Processed		208,439,181	136,503,372	84,520,669
Rank among all Texas S/L Insurers		12	17	26
Combined Ratio		79%	80%	79%
IRIS Ratios Outside Usual Range		2	1	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
134.00%	108.00%	35.00%
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%	67.00%	3.70%
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
40.00%	34.00%	69.00%
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
11.00%	-5.00%	-8.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
-9.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 81,855,000.00
2 Allied Lines	\$ 35,217,000.00
3 Fire	\$ 28,639,000.00
4 Other Liab (Claims-made)	\$ 13,907,000.00
4 Inland Marine	\$ 2,590,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 40,149,000.00
2 Allied Lines	\$ 8,869,000.00
3 Fire	\$ 6,835,000.00
4 Other Liab (Claims-made)	\$ 2,546,000.00
5 Inland Marine	\$ 782,000.00