

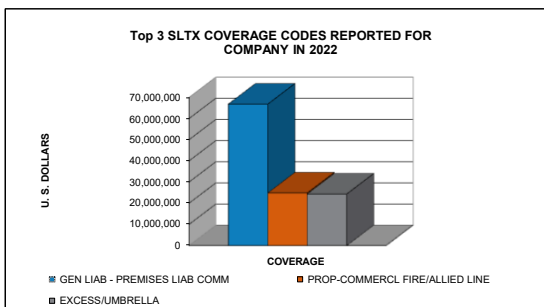
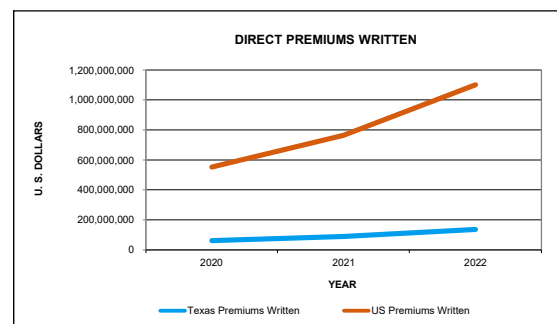
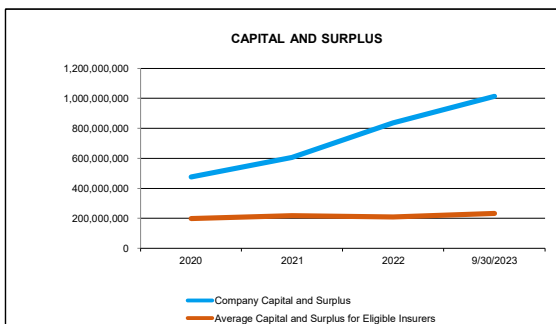
Kinsale Insurance Company				Issue Date:	12/5/2023
Insurer #:	8010402757	NAIC #:	38920	AMB #:	014027

U.S. Insurer - 2023 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A	Insurance Group
Incorporation Date	Arkansas		NA
Commenced Business	Main Administrative Office		Parent Company
	2035 Maywill Street, Suite 100		Kinsale Capital Group, Inc.
	Richmond, VA, US 23230	Jul-23	Parent Domicile
			Delaware

	9/30/2023	2022	2021	2020
Capital & Surplus	1,014,553,000	835,883,000	606,910,000	476,066,000
Underwriting Gain (Loss)	145,959,000	158,585,000	123,689,000	47,112,000
Net Income After Tax	169,708,000	151,594,000	115,885,000	54,338,000
Cash Flow from Operations		529,150,000	384,958,000	270,752,000
Gross Premium		1,102,092,000	764,373,000	552,814,000
Net Premium	958,057,000	936,810,000	660,209,000	478,219,000
Direct Premium Total	1,173,599,000	1,102,092,000	764,373,000	552,814,000
Direct Premium in Texas (Schedule T)		136,309,000	88,679,000	63,312,000
% of Direct Premium in Texas		12%	12%	11%
Texas' Rank in writings (Schedule T)		3	3	3
SLTX Premium Processed		136,503,372	84,520,669	63,643,535
Rank among all Texas S/L Insurers		17	26	34
Combined Ratio		80%	79%	89%
IRIS Ratios Outside Usual Range		2	3	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
132.00%	112.00%	42.00%
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%	71.00%	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
38.00%	21.00%	70.00%
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%	-7.00%	-9.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	-10.00%	
	Usual Range: Less than 25%	



2022 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 61,516,000.00
2 Allied Lines	\$ 16,309,000.00
3 Fire	\$ 12,414,000.00
4 Other Liab (Claims-made)	\$ 11,939,000.00
5 Homeowners Mult Peril	\$ 3,044,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 31,096,000.00
2 Other Liab (Claims-made)	\$ 3,021,000.00
3 Allied Lines	\$ 1,287,000.00
4 Inland Marine	\$ 664,000.00
5 Homeowners Mult Peril	\$ 545,000.00