

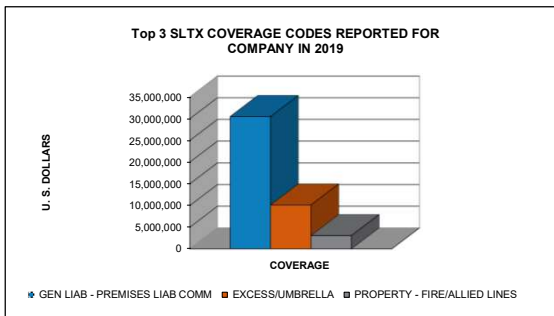
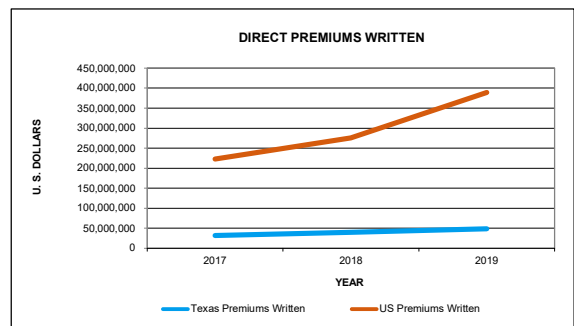
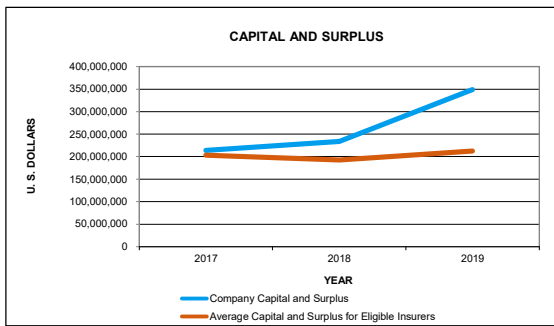
Kinsale Insurance Company				Issue Date:	12/1/2020
Insurer #:	10402757	NAIC #:	38920	AMB #:	014027

U.S. Insurer - 2020 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date: 14-Sep-98	Domicile: Arkansas	A Excellent Jun-20	Insurance Group: N/A
Incorporation Date: 6-Feb-90	Main Administrative Office: PO Box 17008, Richmond, VA 23226		Parent Company: Kinsale Capital Group, Inc
Commenced Business: 4-Apr-90			Parent Domicile: Delaware

	9/30/2020	2019	2018	2017
Capital & Surplus	444,491,000	348,811,000	233,500,000	213,833,000
Underwriting Gain (Loss)	26,927,000	36,710,000	29,555,000	27,897,000
Net Income After Tax	33,270,000	40,917,000	34,206,000	23,841,000
Cash Flow from Operations		169,091,000	101,231,000	79,265,000
Gross Premium		389,694,000	275,538,000	223,191,000
Net Premium	347,908,000	342,061,000	235,614,000	189,472,000
Direct Premium Total	402,904,000	389,571,000	275,540,000	223,189,000
Direct Premium in Texas (Schedule T)		48,829,000	40,101,000	31,732,000
% of Direct Premium in Texas		13%	15%	14%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		51,157,711	39,923,437	32,287,190
Rank among all Texas S/L Insurers		39	38	42
Combined Ratio		87%	86%	84%
IRIS Ratios Outside Usual Range		2	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
112.00%	98.00%	45.00%
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%	76.00%	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
49.00%	21.00%	66.00%
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%	-1.00%	1.00%
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%	



2019 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 27,711,000.00
2 Products Liab	\$ 10,655,000.00
3 Other Liab (Claims-made)	\$ 4,029,000.00
4 Fire	\$ 2,022,000.00
5 Homeowners Mult Peril	\$ 1,427,000.00

2019 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 12,239,000.00
2 Products Liab	\$ 1,903,000.00
3 Allied Lines	\$ 775,000.00
4 Homeowners Mult Peril	\$ 364,000.00
5 Other Liab (Claims-made)	\$ 363,000.00