

UTICA NATIONAL ASSURANCE COMPANY

U. S. Insurer - 2015 EVALUATION

Issue Date October-15

Insurer Number: 80-13278454
TDI Initial Date: 1-May-10

NAIC #: 0201-10687
AMB #: 11953

State of Domicile: **New York**
Location of Main Administrative Offices: **New Hartford, NY**

New York
New Hartford, NY

Incorporation Date: 7-Jun-95
Commenced Business: 1-Nov-97

Parent / Ultimate Parent: **Utica Mutual Insurance Company**
Name of Insurance Group: **Utica Group**
A.M. Best's Rating: **A-** Stable www.ambest.com
as of **Oct-15**
Affirmed 23-Oct-14

Parent Domicile
New York

	30-Jun-15	2014	2013	2012	2011	2010
Capital & Surplus	28,578,181	28,122,740	27,490,480	26,118,012	25,717,856	25,824,752
Underwriting Gain (Loss)		(388,861)	(702,657)	(1,010,792)	(3,871,248)	(731,134)
Net Income After Tax		534,728	716,740	549,681	(601,669)	1,149,099
Cash Flow from Operations		731,241	1,456,266	(3,438,309)	(6,819)	2,087,150
Return on Policyholder Surplus		1.9%	2.2%	2.5%	-2.4%	3.9%
Gross Premium		73,722,563	65,495,251	55,411,125	55,680,795	63,467,625
Net Premium		14,573,485	13,022,127	11,962,578	11,931,515	11,739,567
Gross Premium to Surplus Ratio		262%	238%	212%	217%	246%
Net Premium to Surplus Ratio		52%	47%	46%	46%	45%
Direct Premium Total		59,149,081	52,473,124	43,448,548	43,749,281	51,728,058
Direct Premium in Texas (Sch. T)		-	-	-	-	-
% of Direct Premium in Texas		0%	0%	0%	0%	0%
Texas' Rank in writings (Schedule T)		0 of 7	0 of 7	0 of 5	0 of 5	
SLSOT Premium Processed		-	-	-	-	-
Rank among all Texas S/L Insurers		0	0	0	0	0
Combined Ratio		103%	105%	109%	132%	106%
IRIS Ratios Outside Usual Range		1	1	1	1	0

	2014	2013	2012
Gross Prem./Surplus	262%	238%	212%
Net Prem./Surplus	52%	47%	46%
Change - Net Premium	12%	9%	0%
Surplus Aid Ratio	0%	0%	0%
2 Yr. Operating Ratio	92%	95%	107%
Investment Yield	3.0%	3.0%	3.4%
Surplus Change (Gross)	2%	5%	2%
Surplus Change (Net)	2%	5%	2%
Liab. to Liquid Assets	62%	58%	61%
Agents Bal. to Surplus	15%	13%	13%
Reserve Development	Reserve Development		
1Year Devl / Surplus	-2%	-1%	0%
2Year Devl / Surplus	0%	-2%	5%
C.Deficiency / Surplus	6%	14%	18%

