

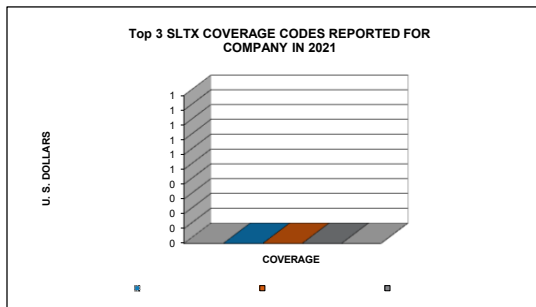
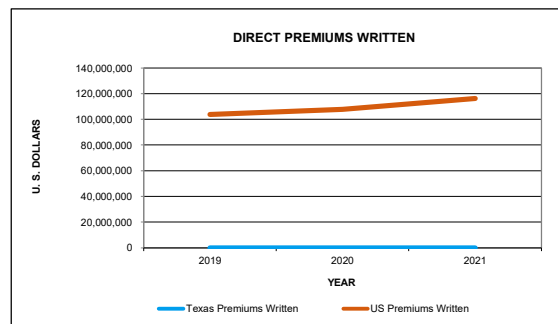
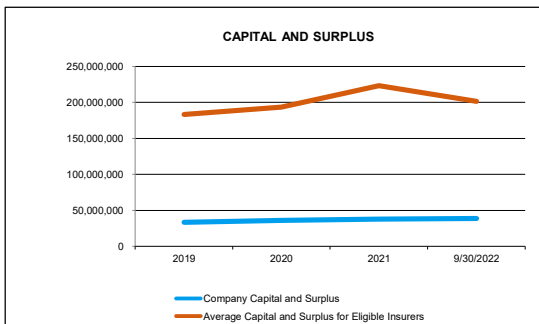
<b>Utica National Assurance Company</b>				Issue Date: 12/20/2022
Insurer #: 8013278454	NAIC #: 10687	AMB#: 011953		

U.S. Insurer - 2022 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date: 1-May-10	Domicile: New York	<b>A</b> Excellent  Nov-22	Insurance Group: Utica National Insurance Group
Incorporation Date: 7-Jun-95	Main Administrative Office: 180 Genesee Street, New Hartford, NY 13413		Parent Company: Utica Mutual Insurance Company
Commenced Business: 1-Nov-97			Parent Domicile: New York

	9/30/2022	2021	2020	2019
Capital & Surplus	38,903,000	37,856,000	35,892,000	33,586,000
Underwriting Gain (Loss)	197,000	1,005,000	1,225,000	609,000
Net Income After Tax	1,116,000	2,132,000	2,281,000	1,783,000
Cash Flow from Operations		4,790,000	5,214,000	3,693,000
Gross Premium		142,622,000	131,607,000	126,481,000
Net Premium	22,284,000	26,293,000	23,855,000	22,622,000
Direct Premium Total	98,363,000	116,328,000	107,752,000	103,859,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		13	13	12
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		96%	95%	97%
IRIS Ratios Outside Usual Range		1	1	0

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
<b>377.00%</b>	<b>69.00%</b>	<b>10.00%</b>
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
<b>4- Surplus Aid Ratio</b>	<b>5- Two Year Operating Ratio</b>	<b>Investment Yield</b>
<b>1.00%</b>	<b>87.00%</b>	<b>2.80%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
<b>5.00%</b>	<b>5.00%</b>	<b>64.00%</b>
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
<b>10- Agents Balances to Surplus</b>	<b>11- One Year Development to Surplus</b>	<b>12- Two Year Development to Surplus</b>
<b>22.00%</b>	<b>-3.00%</b>	<b>-3.00%</b>
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
<b>13- Current Estimated Reserve Deficiency</b>		
<b>-1.00%</b>		
<i>Usual Range: Less than 25%</i>		



2021 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -