

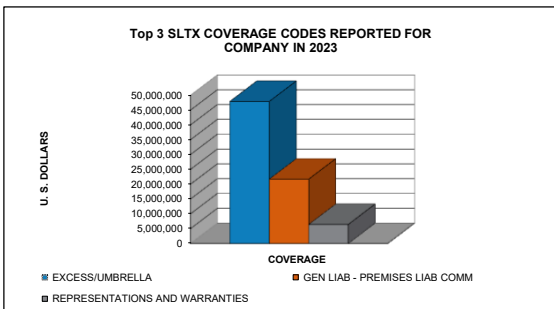
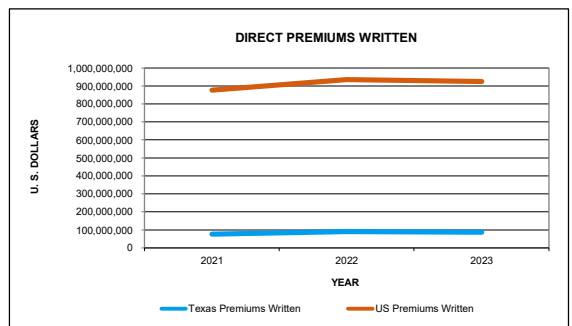
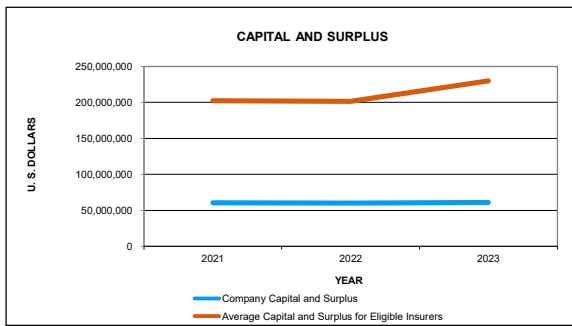
Gemini Insurance Company				Issue Date:	9/30/2024
Insurer #:	80101056	NAIC #:	10833	AMB #:	012118

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date: 13-Jan-98	Domicile: Delaware	A+ Superior Jun-24	Insurance Group: W.R. Berkley Insurance Group
Incorporation Date: 9-Nov-95	Main Administrative Office: 7233 East Butherus Drive, Scottsdale, AZ, US 85260-2410		Parent Company: W. R. Berkley Corporation
Commenced Business: 30-Sep-97			Parent Domicile: Connecticut

	6/30/2024	2023	2022	2021
Capital & Surplus	67,772,000	61,224,000	60,098,000	60,414,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,338,000	2,244,000	695,000	392,000
Cash Flow from Operations		2,295,000	1,111,000	932,000
Gross Premium		928,023,000	940,303,000	882,066,000
Net Premium	-	0	0	0
Direct Premium Total	447,438,000	924,292,000	935,613,000	878,040,000
Direct Premium in Texas (Schedule T)		85,949,000	91,967,000	77,216,000
% of Direct Premium in Texas		9%	10%	9%
Texas' Rank in writings (Schedule T)		2	2	3
SLTX Premium Processed		88,883,171	92,062,263	74,979,038
Rank among all Texas S/L Insurers		42	33	33
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		3	4	4

1- Gross Premium to Surplus 999.00% <i>Usual Range: Less than 900%</i>	2- Net Premium to Surplus 0.00% <i>Usual Range: Less than 300%</i>	3- Change in Net Premium Written (%) 0.00% <i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio 0.00% <i>Usual Range: Less than 15%</i>	5- Two Year Operating Ratio 0.00% <i>Usual Range: Less than 100%</i>	6- Investment Yield 4.30% <i>Usual Range: Between 2% and 5.5%</i>
7- Gross Change in Surplus (%) 2.00% <i>Usual Range: Between -10% and 50%</i>	8- Net Change in Surplus (%) 2.00% <i>Usual Range: Between -10% and 25%</i>	9- Liabilities to Liquid Assets 121.00% <i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus 120.00% <i>Usual Range: Less than 40%</i>	11- One Year Development to Surplus 0.00% <i>Usual Range: Less than 20%</i>	12- Two Year Development to Surplus 0.00% <i>Usual Range: Less than 20%</i>
13- Current Estimated Reserve Deficiency 0.00% <i>Usual Range: Less than 25%</i>		



2023 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 66,977,000.00
2 Other Liab (Claims-made)	\$ 12,680,000.00
3 Other Comm Auto Liab	\$ 276,000.00
	\$ -
	\$ -

2023 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 95,732,000.00
2 Other Liab (Claims-made)	\$ 809,000.00
3 Aircraft(all perils)	\$ 152,000.00
4 Other Comm Auto Liab	\$ 95,000.00
	\$ -

