

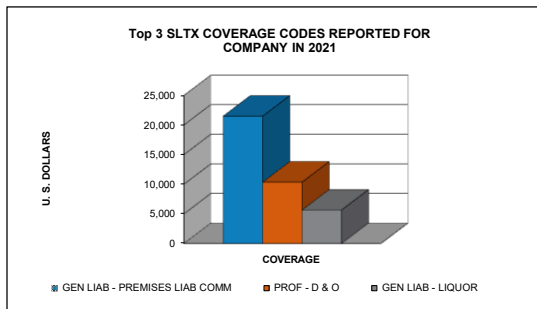
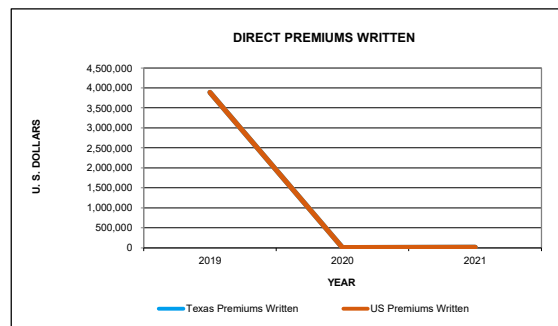
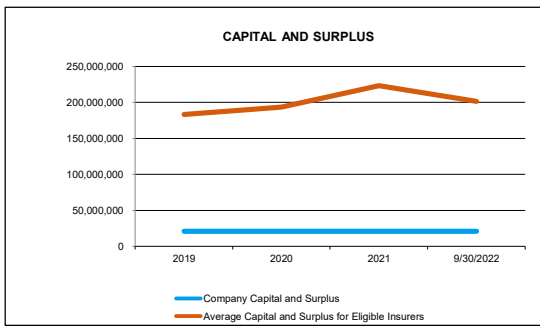
Oklahoma Specialty Insurance Company			Issue Date: 12/20/2022		
Insurer #:	13764522	NAIC #:	14175	AMB#	014363

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Apr-12	Domicile Oklahoma	A- Excellent	Insurance Group Skyward Specialty Insurance Group
Incorporation Date	12-Dec-11	Main Administrative Office 800 Gessner Road Suite 600 Houston, TX 77024	Sep-22	Parent Company Skyward Specialty Insurance Group, Inc.
Commenced Business	1-Apr-12		Parent Domicile Delaware	

	9/30/2022	2021	2020	2019
Capital & Surplus	21,215,000	21,095,000	21,063,000	20,905,000
Underwriting Gain (Loss)	(58,000)	(106,000)	(114,000)	28,000
Net Income After Tax	121,000	31,000	143,000	344,000
Cash Flow from Operations		847,000	715,000	2,025,000
Gross Premium		15,000	9,000	3,891,000
Net Premium	0	0	0	0
Direct Premium Total	(15,000)	15,000	9,000	3,891,000
Direct Premium in Texas (Schedule T)		15,000	9,000	3,891,000
% of Direct Premium in Texas		100%	100%	100%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed		(1,503,747)	342,852	7,638,250
Rank among all Texas S/L Insurers		257	177	100
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
0.00%	0.00%	0.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	0.00%	0.80%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
0.00%	0.00%	0.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	0.00%	0.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	0.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 15,000.00
	\$ -
	\$ -
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 454,000.00
2 Other Liab (Occurrence)	\$ 253,000.00
3 Other Liab (Claims-made)	\$ 38,000.00
4 Inland Marine	\$ 25,000.00
	\$ -

