

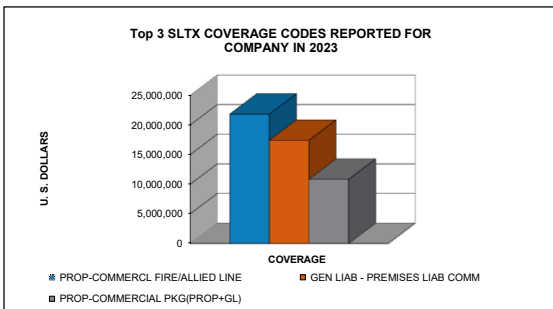
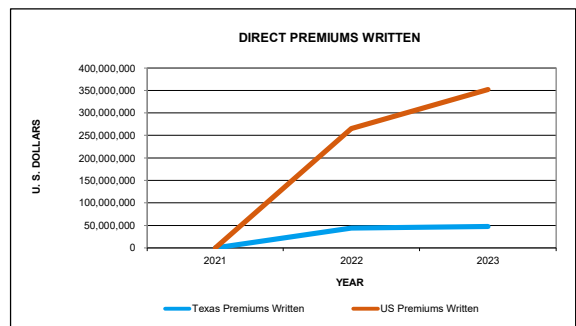
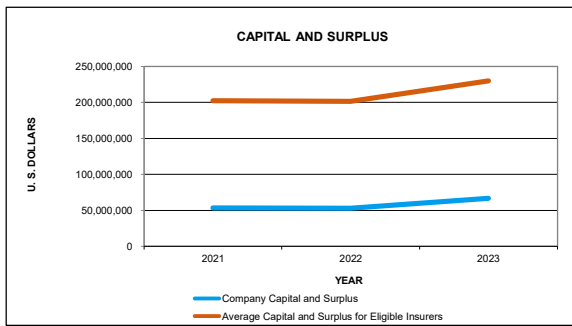
Ategrity Specialty Insurance Company				Issue Date:	10/1/2024
Insurer #:	13765846	NAIC #:	16427	AMB #:	020603

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	Excellent	Insurance Group
Incorporation Date	Delaware	A-	NA
Commenced Business	Main Administrative Office		Parent Company
	14000 North Pima Rd, Suite 200	Dec-23	Zimmer Financial Services Group, LLC
	Scottsdale, AZ, US 85260-1965		Parent Domicile
			Delaware

	6/30/2024	2023	2022	2021
Capital & Surplus	68,369,000	66,682,000	52,913,000	53,530,000
Underwriting Gain (Loss)	(550,000)	1,075,000	(3,806,000)	(9,681,000)
Net Income After Tax	1,695,000	10,033,000	(3,684,000)	(7,282,000)
Cash Flow from Operations		28,333,000	(8,094,000)	1,759,000
Gross Premium		352,456,000	265,190,000	252,771,000
Net Premium	28,905,000	53,619,000	36,023,000	33,235,000
Direct Premium Total	205,438,000	352,454,000	265,191,000	0
Direct Premium in Texas (Schedule T)		48,011,000	43,872,000	0
% of Direct Premium in Texas		14%	17%	0%
Texas' Rank in writings (Schedule T)		3	3	-
SLTX Premium Processed		53,179,261	44,909,146	35,858,838
Rank among all Texas S/L Insurers		69	66	63
Combined Ratio		98%	111%	132%
IRIS Ratios Outside Usual Range		4	4	5

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
529.00%	80.00%	49.00%
<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	6- Investment Yield
9.00%	86.00%	2.60%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 2% and 5.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
26.00%	26.00%	170.00%
<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
72.00%	7.00%	1.00%
<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	
	7.00%	
	<i>Usual Range: Less than 25%</i>	



2023 Premiums by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 18,901,000.00
2 Other Liab (Occurrence)	\$ 12,380,000.00
3 Allied Lines	\$ 7,135,000.00
4 Comm Mult Peril(Liab)	\$ 6,067,000.00
5 Fire	\$ 3,167,000.00

2023 Losses Incurred by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 11,923,000.00
2 Fire	\$ 5,771,000.00
3 Other Liab (Occurrence)	\$ 4,824,000.00
4 Allied Lines	\$ 3,131,000.00
5 Comm Mult Peril(Liab)	\$ 2,371,000.00

