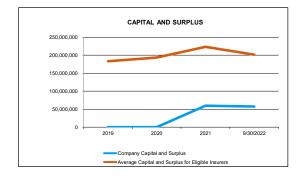
Concert Specialty Insurance Company				Issue Date:	12/14/2022		
	Insurer #:	13766436	NAIC #:	17151	AMB #:	021191	

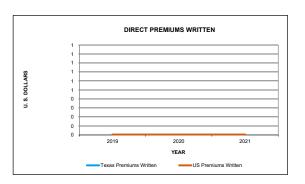
## U.S. Insurer - 2022 EVALUATION

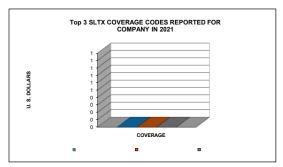
Key Dates		Location	A.M. Best Rating	Group Information	
TDI Initial Date	28-Mar-22	Domicile		Insurance Group	
		Montana	Excellent	Concert Insurance Group	
Incorporation Date	5-Oct-21		Λ	Parent Company	
		Main Administrative Office	<b>A</b> ug-22	Concert Group Holdings Inc	
Commenced Business	22-Nov-21	1701 Golf Road Suite 1-1110		Parent Domicile	
		Rolling Meadows, IL, US 60008		Delware	

	9/30/2022	2021	2020	2019
Capital & Surplus	57,351,000	59,826,000	0	0
Underwriting Gain (Loss)	(717,000)	(109,000)	0	0
Net Income After Tax	(384,000)	(87,000)	0	0
Cash Flow from Operations		48,000	0	0
Gross Premium		0	0	0
Net Premium	12,000	0	0	0
Direct Premium Total	20,883,000	0	0	0
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		4	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)	
0.00%	0.00%	0.00%	
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield	
0.00%	999.00%	0.00%	
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets	
999.00%	999.00%	1.00%	
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%	
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus	
0.00%	0.00%	0.00%	
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%	
	13- Current Estimated Reserve Deficiency		
	0.00%		
	Usual Range: Less than 25%		







2021 Losses Incurred by Line of Business (LOB)

2021 Premiums by Line of Business (LOB)

