

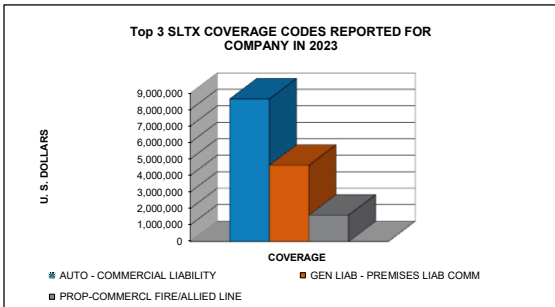
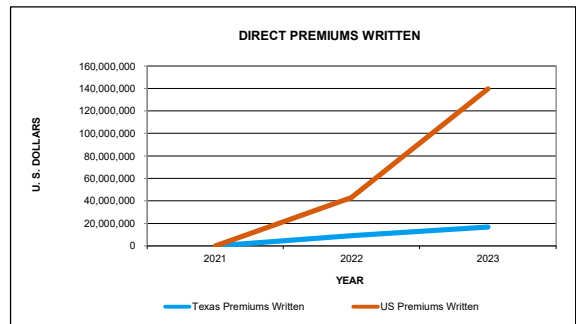
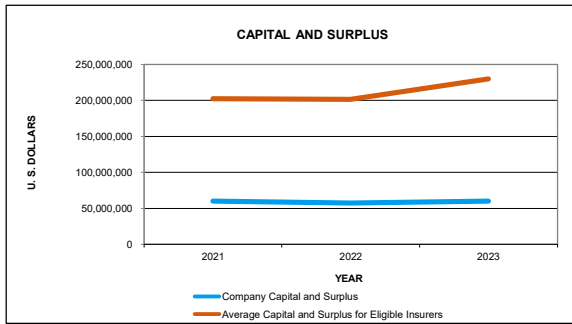
Concert Specialty Insurance Company				Issue Date:	10/1/2024
Insurer #:	13766436	NAIC #:	17151	AMB #:	021191

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A-	Insurance Group
Incorporation Date	Montana		Concert Insurance Group
Commenced Business	Main Administrative Office	Aug-24	Parent Company
	1701 Golf Road Suite 1-1110		Concert Group Holdings, Inc.
	Rolling Meadows, IL, US 60008		Parent Domicile
			Delaware

	6/30/2024	2023	2022	2021
Capital & Surplus	61,163,000	60,027,000	57,544,000	59,826,000
Underwriting Gain (Loss)	2,378,000	3,193,000	(653,000)	(109,000)
Net Income After Tax	2,478,000	3,622,000	(78,000)	(87,000)
Cash Flow from Operations		9,086,000	14,166,000	48,000
Gross Premium		144,889,000	55,123,000	0
Net Premium	-	0	12,000	0
Direct Premium Total	91,900,000	139,671,000	43,033,000	0
Direct Premium in Texas (Schedule T)		16,863,000	9,022,000	0
% of Direct Premium in Texas		12%	21%	0%
Texas' Rank in writings (Schedule T)		3	2	-
SLTX Premium Processed		16,370,804	6,680,507	
Rank among all Texas S/L Insurers		125	148	
Combined Ratio		0%	1241%	0%
IRIS Ratios Outside Usual Range		3	2	4

1- Gross Premium to Surplus	241.00%	2- Net Premium to Surplus	0.00%	3- Change in Net Premium Written (%)	-99.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	21.00%	5- Two Year Operating Ratio	0.00%	6- Investment Yield	1.80%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 2% and 5.5%	
7- Gross Change in Surplus (%)	4.00%	8- Net Change in Surplus (%)	4.00%	9- Liabilities to Liquid Assets	87.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	0.00%	11- One Year Development to Surplus	0.00%	12- Two Year Development to Surplus	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%			



2023 Premiums by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 7,553,000.00
2 Other Liab (Occurrence)	\$ 5,266,000.00
3 Comm Mult Peril(Liab)	\$ 1,987,000.00
4 Comm Mult Peril(Non-Liability)	\$ 1,326,000.00
4 Other Liab (Claims-made)	\$ 492,000.00

2023 Losses Incurred by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 4,251,000.00
2 Other Liab (Occurrence)	\$ 1,210,000.00
3 Comm Auto Phys Damage	\$ 421,000.00
4 Comm Mult Peril(Liab)	\$ 369,000.00
5 Comm Mult Peril(Non-Liability)	\$ 328,000.00