

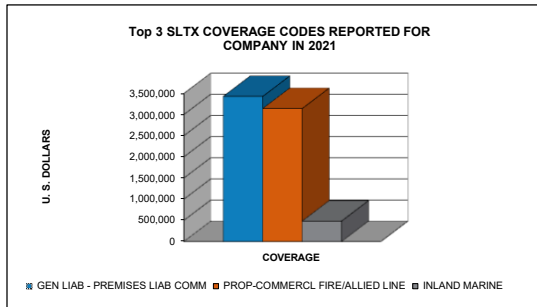
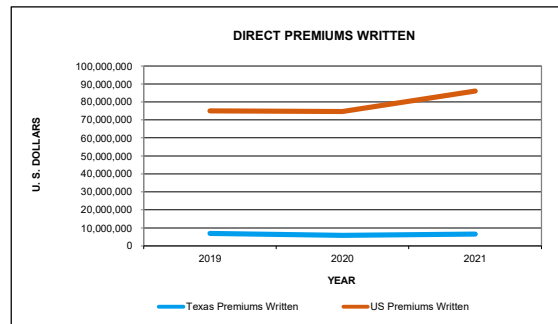
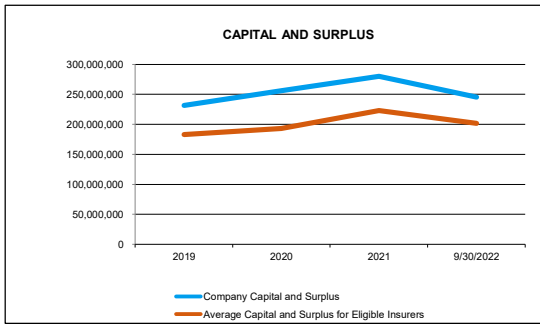
Atain Specialty Insurance Company			Issue Date: 12/12/2022		
Insurer #:	80101171	NAIC #:	17159	AMB #:	002842

U.S. Insurer - 2022 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-86	Domicile	Michigan	A	Excellent	Insurance Group	
Incorporation Date	04/05/1843	Main Administrative Office			Apr-22	Atain Insurance Companies	
Commenced Business	04/05/1843	30833 Northwestern Highway Suite 220 Farmington Hills, MI 48334				Parent Company	
						Alan J. Kaufman Revocable Living Trust	
						Parent Domicile	
						Michigan	

	9/30/2022	2021	2020	2019
Capital & Surplus	245,676,000	280,482,000	255,854,000	231,864,000
Underwriting Gain (Loss)	(6,154,000)	(5,937,000)	1,024,000	3,952,000
Net Income After Tax	2,180,000	20,412,000	12,383,000	14,541,000
Cash Flow from Operations		1,683,000	4,947,000	3,234,000
Gross Premium		101,621,000	88,665,000	88,212,000
Net Premium	56,324,000	56,089,000	53,964,000	56,720,000
Direct Premium Total	78,236,000	86,088,000	74,792,000	74,989,000
Direct Premium in Texas (Schedule T)		6,508,000	5,962,000	6,964,000
% of Direct Premium in Texas		8%	8%	9%
Texas' Rank in writings (Schedule T)		4	3	2
SLTX Premium Processed		7,205,328	6,836,466	7,528,942
Rank among all Texas S/L Insurers		123	113	101
Combined Ratio		111%	98%	93%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
36.00%	20.00%	4.00%
<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
1.00%	93.00%	1.20%
<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
10.00%	10.00%	69.00%
<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
6.00%	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		
-4.00%		
<i>Usual Range: Less than 25%</i>		



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 3,712,000.00
2 Fire	\$ 1,223,000.00
3 Allied Lines	\$ 1,221,000.00
4 Inland Marine	\$ 268,000.00
5 Other Liab (Claims-made)	\$ 84,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 2,295,000.00
2 Other Liab (Occurrence)	\$ 2,018,000.00
3 Fire	\$ 1,342,000.00
4 Inland Marine	\$ 230,000.00
5 Other Liab (Claims-made)	\$ 11,000.00

