

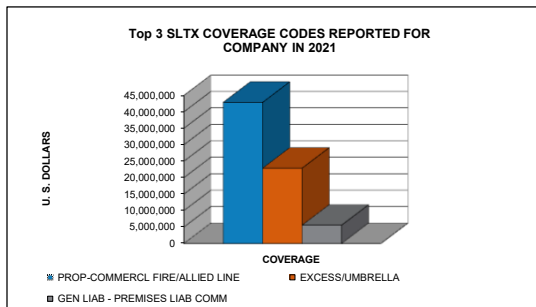
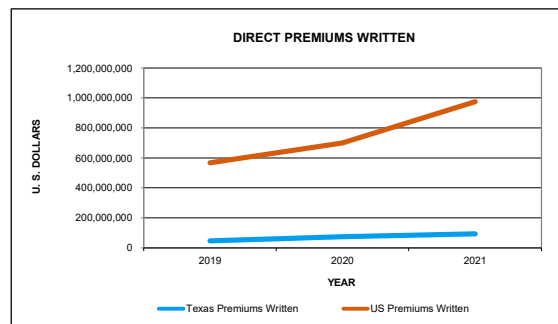
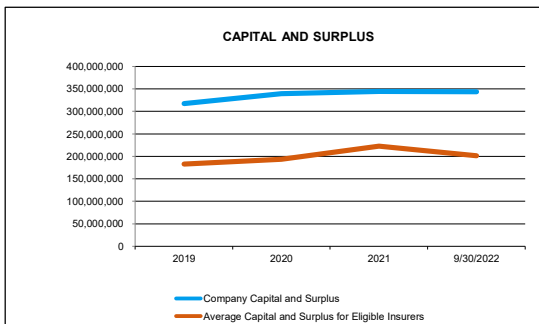
<b>Arch Specialty Insurance Company</b>				Issue Date: 12/12/2022	
Insurer #:	808741031	NAIC #:	21199	AMB #:	012523

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Sep-95	Domicile Missouri	<b>A+</b> Superior Dec-21	Insurance Group Arch Insurance Group
Incorporation Date	22-Dec-64	Main Administrative Office Harborside 3 210 Hudson Street Suite 300 Jersey City, NJ 07311		Parent Company Arch Capital Group Ltd
Commenced Business	28-Jan-65			Parent Domicile Bermuda

	9/30/2022	2021	2020	2019
Capital & Surplus	343,553,000	344,666,000	339,377,000	317,547,000
Underwriting Gain (Loss)	(1,363,000)	6,071,000	3,424,000	9,983,000
Net Income After Tax	(5,291,000)	9,559,000	18,474,000	14,575,000
Cash Flow from Operations		58,803,000	70,721,000	20,052,000
Gross Premium		979,833,000	702,963,000	570,769,000
Net Premium	(54,000)	0	0	0
Direct Premium Total	1,061,959,000	976,728,000	699,967,000	568,018,000
Direct Premium in Texas (Schedule T)		93,739,000	73,888,000	48,338,000
% of Direct Premium in Texas		10%	11%	9%
Texas' Rank in writings (Schedule T)		4	3	4
SLTX Premium Processed		91,323,639	80,596,335	56,311,992
Rank among all Texas S/L Insurers		24	24	31
Combined Ratio		800%	800%	800%
IRIS Ratios Outside Usual Range		1	2	2

1- Gross Premium to Surplus	284.00%	2- Net Premium to Surplus	0.00%	3- Change in Net Premium Written (%)	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	8.00%	5- Two Year Operating Ratio	0.00%	Investment Yield	
<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 (%)	2.00%	8- Net Change in Surplus (%)	2.00%	9- Liabilities to Liquid Assets	
<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	7.00%	11- One Year Development to Surplus	0.00%	12- Two Year Development to Surplus	
<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 Fire	\$ 40,280,000.00
2 Other Liab (Occurrence)	\$ 20,684,000.00
3 Other Liab (Claims-made)	\$ 14,408,000.00
4 Private Flood	\$ 5,674,000.00
5 Allied Lines	\$ 5,376,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 73,336,000.00
2 Other Liab (Occurrence)	\$ 6,432,000.00
3 Other Liab (Claims-made)	\$ 2,993,000.00
4 Allied Lines	\$ 2,074,000.00
5 Comm Mult Peril(Non-Liability)	\$ 1,395,000.00