

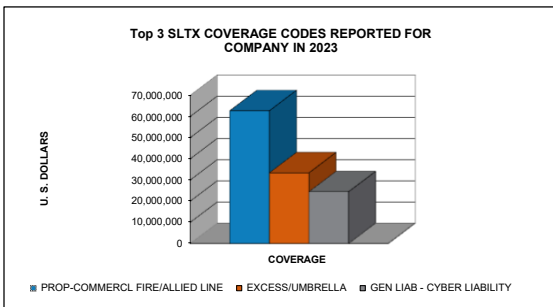
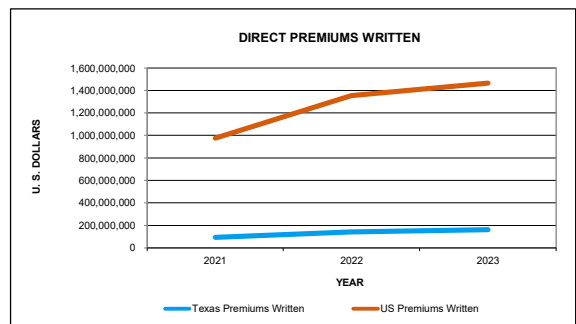
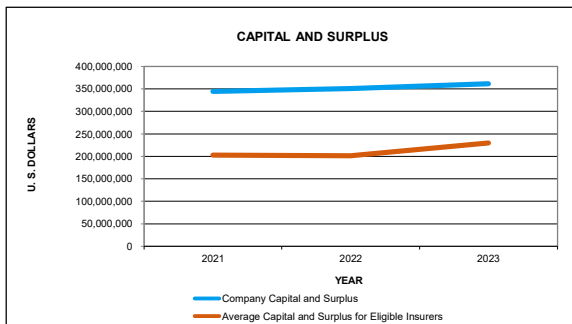
Arch Specialty Insurance Company				Issue Date:	10/1/2024
Insurer #:	808741031	NAIC #:	21199	AMB #:	012523

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	<h1>A+</h1>	Insurance Group
Incorporation Date	Missouri		Watford US Insurance Group
Commenced Business	Main Administrative Office	Mar-24	Parent Company
	Harborside 3, 210 Hudson Street, Suite 300		Arch Capital Group Ltd.
	Jersey City, NJ, US 07311-1107		Parent Domicile
			Bermuda

	6/30/2024	2023	2022	2021
Capital & Surplus	363,009,000	362,015,000	350,878,000	344,666,000
Underwriting Gain (Loss)	(7,693,000)	(9,508,000)	2,191,000	6,071,000
Net Income After Tax	(3,154,000)	(779,000)	(2,526,000)	9,559,000
Cash Flow from Operations		56,149,000	54,828,000	58,803,000
Gross Premium		1,474,792,000	1,359,573,000	979,833,000
Net Premium	-	0	(54,000)	0
Direct Premium Total	816,917,000	1,467,471,000	1,355,278,000	976,728,000
Direct Premium in Texas (Schedule T)		163,410,000	140,564,000	93,739,000
% of Direct Premium in Texas		11%	10%	10%
Texas' Rank in writings (Schedule T)		3	3	4
SLTX Premium Processed		174,234,919	132,025,188	91,323,639
Rank among all Texas S/L Insurers		17	18	24
Combined Ratio		1900%	800%	800%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
407.00%	0.00%	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	5- Two Year Operating Ratio	6- Investment Yield
8.00%	0.00%	3.60%
<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
3.00%	3.00%	82.00%
<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
11.00%	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	
	0.00%	
	<i>Usual Range: Less than 25%</i>	



2023 Premiums by Line of Business (LOB)	
1 Fire	\$ 60,884,000.00
2 Other Liab (Occurrence)	\$ 33,659,000.00
3 Other Liab (Claims-made)	\$ 32,502,000.00
4 Comm Mult Peril(Non-Liability)	\$ 8,602,000.00
4 Private Flood	\$ 8,384,000.00

2023 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 26,288,000.00
2 Other Liab (Occurrence)	\$ 16,864,000.00
3 Other Liab (Claims-made)	\$ 15,549,000.00
4 Comm Mult Peril(Non-Liability)	\$ 2,478,000.00
5 Other Comm Auto Liab	\$ 1,287,000.00

