

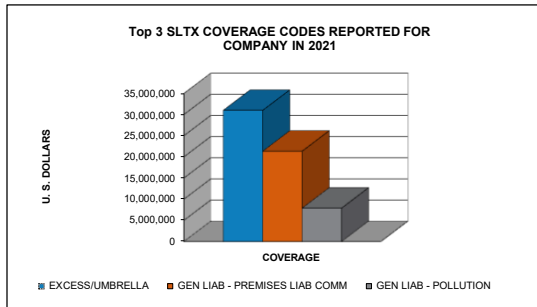
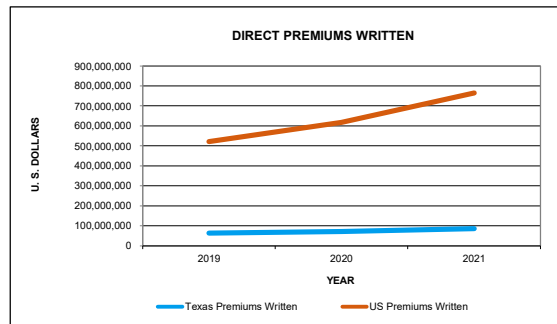
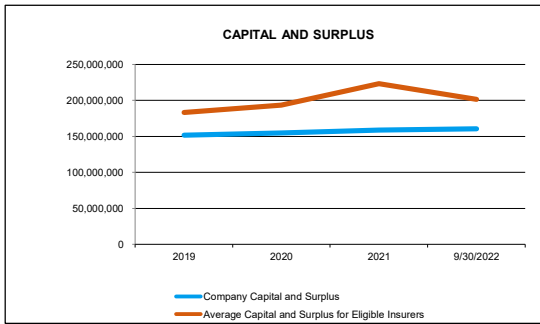
Navigators Specialty Insurance Company				Issue Date: 12/20/2022
Insurer #:	80101260	NAIC #:	36056	AMB# 010761

U.S. Insurer - 2022 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile New York	A+ Superior Aug-22	Insurance Group Navigators Insurance Group
Incorporation Date	Main Administrative Office 400 Atlantic Street 50th Floor Stamford, CT 06901		Parent Company Hartford Financial Services Group, Inc
Commenced Business			Parent Domicile Delaware

	9/30/2022	2021	2020	2019
Capital & Surplus	160,675,000	158,711,000	154,725,000	151,663,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,964,000	3,722,000	3,321,000	5,959,000
Cash Flow from Operations		3,780,000	3,264,000	4,139,000
Gross Premium		765,833,000	617,035,000	521,805,000
Net Premium	0	0	0	0
Direct Premium Total	619,297,000	765,831,000	617,037,000	521,804,000
Direct Premium in Texas (Schedule T)		86,635,000	71,905,000	65,173,000
% of Direct Premium in Texas		11%	12%	12%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		74,527,413	68,948,900	56,831,802
Rank among all Texas S/L Insurers		34	28	29
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
483.00%	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	Investment Yield
0.00%	0.00%	2.60%
<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
3.00%	3.00%	36.00%
<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
35.00%	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>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 71,928,000.00
2 Comm Mult Peril(Non-Liability)	\$ 8,046,000.00
3 Other Liab (Claims-made)	\$ 4,544,000.00
4 Other Comm Auto Liab	\$ 1,410,000.00
5 Medical Professional Liability	\$ 642,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 44,778,000.00
2 Comm Mult Peril(Non-Liability)	\$ 9,620,000.00
3 Other Liab (Claims-made)	\$ 1,261,000.00
4 Other Comm Auto Liab	\$ 410,000.00
5 Medical Professional Liability	\$ 140,000.00