

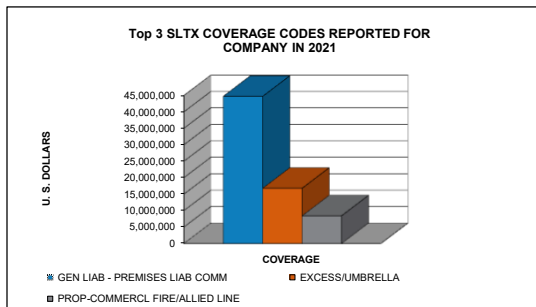
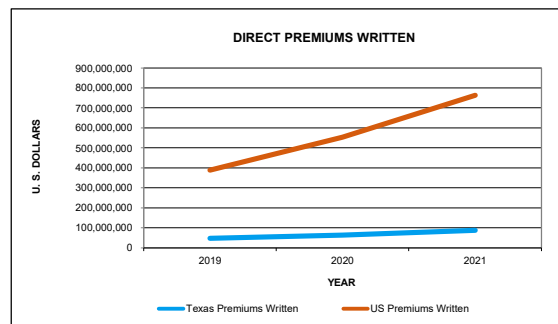
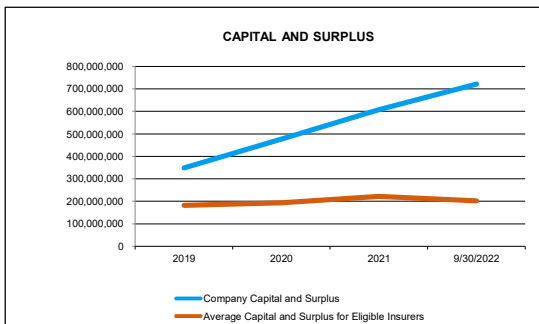
Kinsale Insurance Company		Issue Date: 12/20/2022	
Insurer #: 8010402757	NAIC #: 38920	AMB#: 014027	

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	14-Sep-98	Domicile Arkansas	A Excellent Jun-22	Insurance Group NA
Incorporation Date	6-Feb-90	Main Administrative Office 2035 Maywill Street, Suite 100 Richmond, VA 23230		Parent Company Kinsale Capital Group, Inc
Commenced Business	4-Apr-90			Parent Domicile Delaware

	9/30/2022	2021	2020	2019
Capital & Surplus	721,560,000	606,910,000	476,066,000	348,811,000
Underwriting Gain (Loss)	102,400,000	123,689,000	47,112,000	36,710,000
Net Income After Tax	97,687,000	115,885,000	54,338,000	40,917,000
Cash Flow from Operations		384,958,000	270,752,000	169,091,000
Gross Premium		764,373,000	552,814,000	389,694,000
Net Premium	694,740,000	660,209,000	478,219,000	342,061,000
Direct Premium Total	806,625,000	764,375,000	552,813,000	389,571,000
Direct Premium in Texas (Schedule T)		88,679,000	63,312,000	48,829,000
% of Direct Premium in Texas		12%	11%	13%
Texas' Rank in writings (Schedule T)		3	3	2
SLTX Premium Processed		84,520,669	63,643,535	51,157,711
Rank among all Texas S/L Insurers		26	34	39
Combined Ratio		79%	89%	87%
IRIS Ratios Outside Usual Range		3	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
126.00%	109.00%	38.00%
<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%	74.00%	2.20%
<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
27.00%	27.00%	68.00%
<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%	-7.00%	-4.00%
<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	
	-2.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 43,254,000.00
2 Products Liab	\$ 21,475,000.00
3 Other Liab (Claims-made)	\$ 7,909,000.00
4 Allied Lines	\$ 5,133,000.00
5 Fire	\$ 3,404,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 16,262,000.00
2 Products Liab	\$ 5,998,000.00
3 Allied Lines	\$ 2,239,000.00
4 Other Liab (Claims-made)	\$ 1,597,000.00
5 Fire	\$ 1,325,000.00