

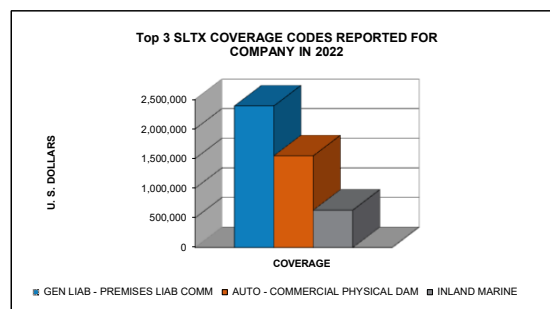
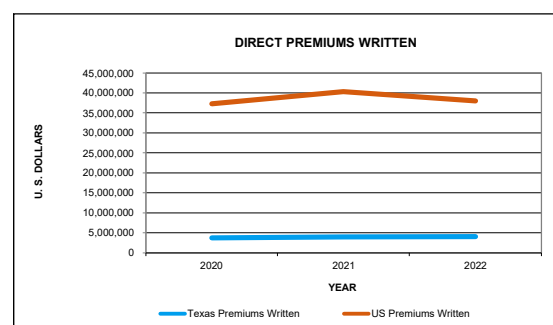
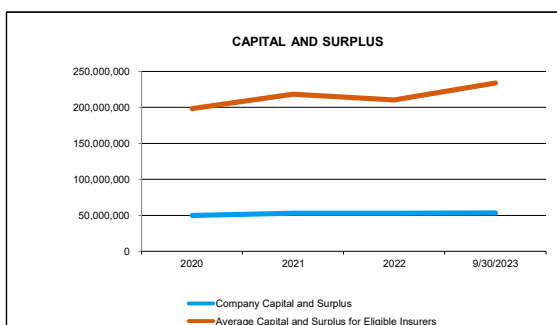
American Southern Insurance Company				Issue Date:	11/20/2023
Insurer #:	80101017	NAIC #:	10235	AMB #:	000158

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-May-96	Domicile Kansas	Excellent	Insurance Group American Southern Group
Incorporation Date	14-Dec-36	Main Administrative Office 3715 Northside Parkway, Atlanta, GA, 30327	A Jul-23	Parent Company Robinson Family
Commenced Business	6-Mar-37			Parent Domicile Georgia

	9/30/2023	2022	2021	2020
Capital & Surplus	53,360,000	53,023,000	52,724,000	50,194,000
Underwriting Gain (Loss)	871,000	2,979,000	3,333,000	3,334,000
Net Income After Tax	2,780,000	5,294,000	7,247,000	8,095,000
Cash Flow from Operations		10,702,000	11,953,000	7,386,000
Gross Premium		79,218,000	75,114,000	69,436,000
Net Premium	53,889,000	72,671,000	68,603,000	63,546,000
Direct Premium Total	26,811,000	37,969,000	40,326,000	37,325,000
Direct Premium in Texas (Schedule T)		4,124,000	4,013,000	3,781,000
% of Direct Premium in Texas		11%	10%	10%
Texas' Rank in writings (Schedule T)		4	4	4
SLTX Premium Processed		4,569,843	4,577,610	3,777,578
Rank among all Texas S/L Insurers		163	136	130
Combined Ratio		96%	95%	95%
IRIS Ratios Outside Usual Range		0	1	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
149.00%	137.00%	6.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	89.00%	3.00%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
1.00%	1.00%	76.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
10.00%	-2.00%	6.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	-3.00%	
	Usual Range: Less than 25%	



2022 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 2,000,000.00
2 Comm Auto Phys Damage	\$ 1,519,000.00
3 Inland Marine	\$ 604,000.00
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 1,028,000.00
2 Comm Auto Phys Damage	\$ 469,000.00
3 Inland Marine	\$ 206,000.00
	\$ -
	\$ -