American Southern Insurance Company

U.S. Insurer - 2019 EVALUATION

**Key Dates**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>TDI Initial Date</td>
<td>1-May-96</td>
</tr>
<tr>
<td>Incorporation Date</td>
<td>14-Dec-36</td>
</tr>
<tr>
<td>Commenced Business</td>
<td>6-Mar-37</td>
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</tbody>
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**Location**

- **Domicile**: Kansas
- Main Administrative Office: 3715 Northside Parkway, Atlanta, GA 30327

**A.M. Best Rating**

- **Rating**: Excellent
- **Effective Date**: Apr-19

**Group Information**

- **Parent Company**: American Southern Group
- **Parent Domicile**: N/A

**IRIS Ratios Outside Usual Range**

- **1- Gross Premium to Surplus**: 136.85%
  - Usual Range: Less than 900%
- **2- Net Premium to Surplus**: 125.18%
  - Usual Range: Less than 300%
- **7- Gross Change in Surplus (%)**: 1.96%
  - Usual Range: Between -10% and 33%
- **8- Net Change in Surplus (%)**: 89.50%
  - Usual Range: Less than 100%
- **13- Current Estimated Reserve Deficiency**: 14.92%
  - Usual Range: Less than 20%

**Top 3 SLTX COVERAGE CODES REPORTED FOR COMPANY IN 2018**

- **AUTO - COMMERCIAL PHYSICAL DAM**: $201,896
- **GEN LIAB - PREMISES LAB COMM**: $150,000
- **INLAND MARINE**: $147,854

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**Graphs and Tables**

- Capital and Surplus
- Direct Premiums Written
- Top 3 SLTX COVERAGE CODES REPORTED FOR COMPANY IN 2018

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**2018 Losses Incurred by Line of Business (LOB)**

1. **Commercial Auto Physical Damage**: $7,164,444.00
2. **Other Liability**: $4,300,000.00
3. **Inland Marine**: $4,375,000.00
4. **Commercial Auto Liability**: $61,560,000.00

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**2018 Premiums by Line of Business (LOB)**

1. **Commercial Auto Physical Damage**: $246,953.00
2. **Commercial Auto Liability**: $630,741.00
3. **Inland Marine**: $149,558.00
4. **Other Liability**: $63,471.00
5. **Commercial Auto Liability**: $59,485,024.00

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**1- Gross Premium to Surplus** 136.85%

**2- Net Premium to Surplus** 125.18%

**3- Change in Net Premium Written (%)** 1.96%

**4- Surplus Aid Ratio** 0.00%

**5- Two Year Operating Ratio** 0.00%

**6- Investment Yield** 4.00%

**7- Gross Change in Surplus (%)** 0.27%

**8- Net Change in Surplus (%)** 0.00%

**9- Liabilities to Liquid Assets** 80.50%

**10- Agents Balances to Surplus** 14.92%

**11- One Year Development to Surplus** -1.58%

**12- Two Year Development to Surplus** -6.09%

**13- Current Estimated Reserve Deficiency** -10.61%