

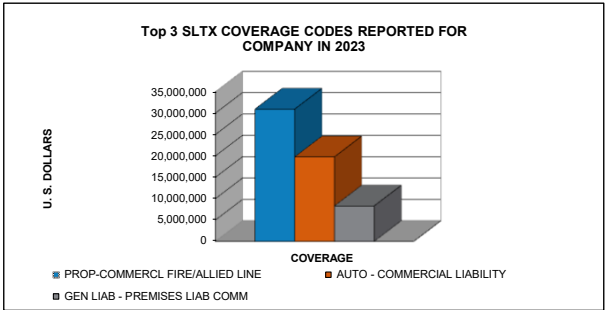
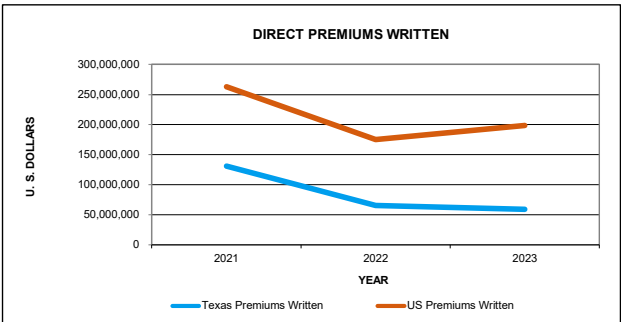
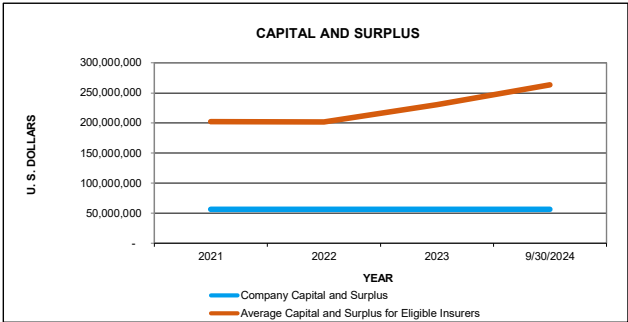
Third Coast Insurance Company					Issue Date:	12/6/2024
	Insurer #:	13765781	NAIC #:	10713	AMB #:	011876

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	13-Jul-18	Domicile	A	Excellent Dec-24	Insurance Group	
Incorporation Date	1-Apr-96	Wisconsin			AmeriTrust Group	
					Parent Company	
Commenced Business	1-Apr-96	Main Administrative Office			Blue Corss Blue Shield of MI Mut Ins Co	
		15200 West Small Road, New Berlin, WI, US 53151			Parent Domicile	
					Michigan	

	9/30/2024	2023	2022	2021
Capital & Surplus	56,565,000	56,504,000	56,433,000	56,646,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,729,000	282,000	(422,000)	1,470,000
Cash Flow from Operations		2,125,000	1,319,000	1,226,000
Gross Premium		196,759,000	176,956,000	263,181,000
Net Premium	-	0	0	0
Direct Premium Total	217,211,000	198,436,000	175,277,000	263,180,000
Direct Premium in Texas (Schedule T)		59,290,000	65,508,000	130,856,000
% of Direct Premium in Texas		30%	37%	50%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed		63,721,411	75,105,912	148,227,450
Rank among all Texas S/L Insurers		64	44	13
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	0	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
348.00%	0.00%	0.00%
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	6- Investment Yield
0.00%	0.00%	3.20%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
0.00%	0.00%	51.00%
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
49.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
0.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Fire	\$ 32,139,000.00
2 Other Comm Auto Liab	\$ 17,788,000.00
3 Other Liab (Occurrence)	\$ 6,659,000.00
4 Comm Auto Phys Damage	\$ 1,631,000.00
4 Other Liab (Claims-made)	\$ 1,073,000.00
2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 20,658,000.00
2 Other Liab (Occurrence)	\$ 4,072,000.00
3 Other Liab (Claims-made)	\$ 502,000.00
4 Comm Auto Phys Damage	\$ 494,000.00
	\$ -