

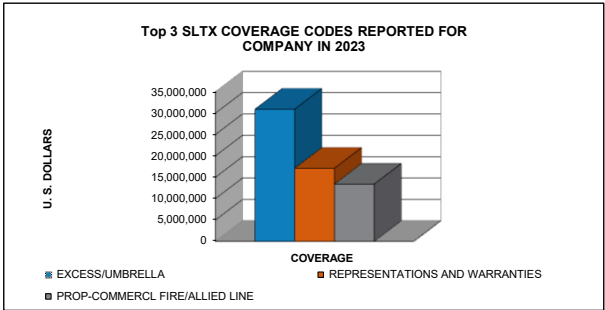
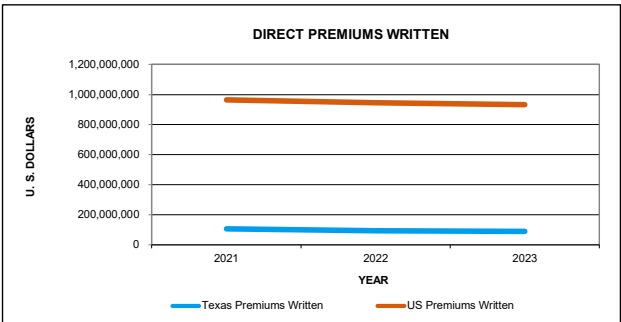
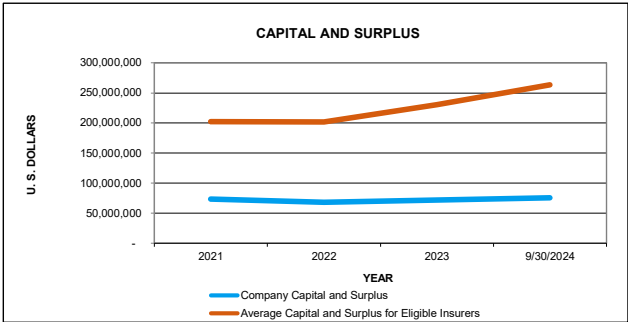
Liberty Surplus Insurance Corporation				Issue Date:	12/6/2024	
	Insurer #:	8010244350	NAIC #:	10725	AMB #:	012078

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	2-Dec-97	Domicile	A	Excellent	Insurance Group	
Incorporation Date	23-Jun-97	New Hampshire			Liberty Mutual Insurance Group	
		Main Administrative Office			Parent Company	
Commenced Business	18-Aug-97		175 Berkley Street, Boston, MA US 02116			Liberty Mutual Holding Company Inc.
					Parent Domicile Massachusetts	

	9/30/2024	2023	2022	2021
Capital & Surplus	75,845,000	71,869,000	68,022,000	73,431,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	4,231,000	3,788,000	1,388,000	592,000
Cash Flow from Operations		67,832,000	(25,320,000)	(19,521,000)
Gross Premium		947,821,000	955,414,000	970,791,000
Net Premium	-	0	0	0
Direct Premium Total	756,635,000	932,962,000	944,668,000	964,280,000
Direct Premium in Texas (Schedule T)		89,206,000	94,621,000	106,363,000
% of Direct Premium in Texas		10%	10%	11%
Texas' Rank in writings (Schedule T)		3	3	3
SLTX Premium Processed		93,234,018	86,160,659	72,774,405
Rank among all Texas S/L Insurers		38	36	35
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		2	2	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	0.00%	999.00%
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%	4.10%
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
6.00%	6.00%	45.00%
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
0.00%	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 Other Liab (Claims-made)	\$ 41,563,000.00
2 Other Liab (Occurrence)	\$ 23,438,000.00
3 Comm Mult Peril(Non-Liability)	\$ 17,189,000.00
4 Inland Marine	\$ 3,804,000.00
4 Fire	\$ 956,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 57,544,000.00
2 Comm Mult Peril(Non-Liability)	\$ 16,391,000.00
3 Other Liab (Claims-made)	\$ 14,729,000.00
4 Inland Marine	\$ 197,000.00
	\$ -