

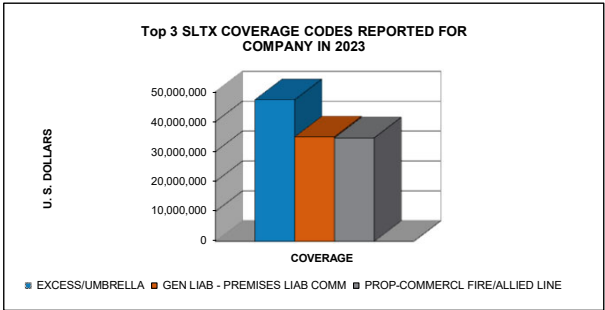
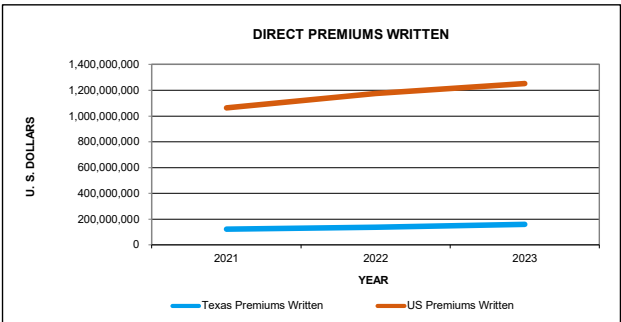
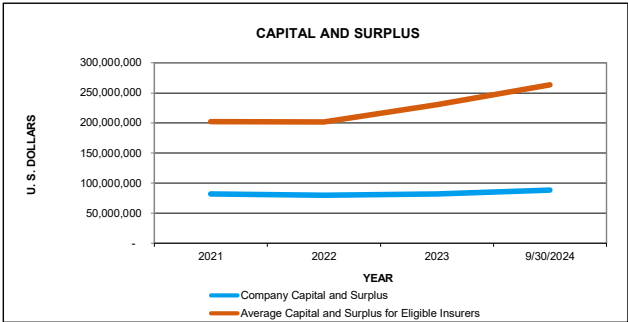
Everest Indemnity Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101228	NAIC #:	10851	AMB #:	012096

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	16-Mar-98	Domicile	A+	Superior	Insurance Group	Everest Re US Group
Incorporation Date	17-Jun-97	Delaware		Jul-24	Parent Company	Everest Re Group Ltd.
Commenced Business	30-Oct-97	Main Administrative Office 100 Everest Way, Warren Corporate Center, Warren, NJ, US 07059		Parent Domicile	Bermuda	

	9/30/2024	2023	2022	2021
Capital & Surplus	88,254,000	82,340,000	80,148,000	81,960,000
Underwriting Gain (Loss)	(37,000)	(40,000)	(51,000)	0
Net Income After Tax	5,089,000	3,246,000	2,537,000	827,000
Cash Flow from Operations		(195,112,000)	138,704,000	107,464,000
Gross Premium		1,258,553,000	1,186,301,000	1,069,998,000
Net Premium	-	0	0	0
Direct Premium Total	1,039,267,000	1,251,779,000	1,176,197,000	1,063,783,000
Direct Premium in Texas (Schedule T)		158,933,000	137,958,000	121,548,000
% of Direct Premium in Texas		13%	12%	11%
Texas' Rank in writings (Schedule T)		2	3	2
SLTX Premium Processed		153,063,546	126,767,807	95,016,950
Rank among all Texas S/L Insurers		23	20	23
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		3	4	4

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	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%	2.70%
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
3.00%	3.00%	241.00%
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
170.00%	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 (Occurrence)	\$ 54,434,000.00
2 Allied Lines	\$ 40,596,000.00
3 Comm Mult Peril(Liab)	\$ 29,076,000.00
4 Other Liab (Claims-made)	\$ 15,056,000.00
4 Inland Marine	\$ 7,050,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 45,471,000.00
2 Allied Lines	\$ 19,797,000.00
3 Comm Mult Peril(Liab)	\$ 17,554,000.00
4 Other Comm Auto Liab	\$ 3,969,000.00
5 Inland Marine	\$ 3,030,000.00