

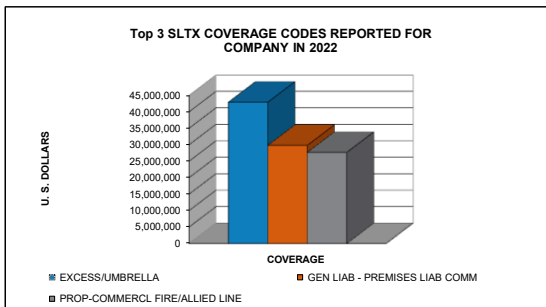
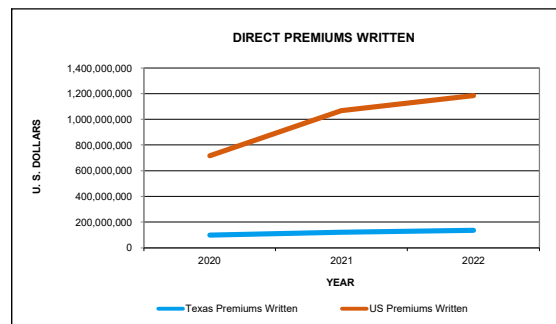
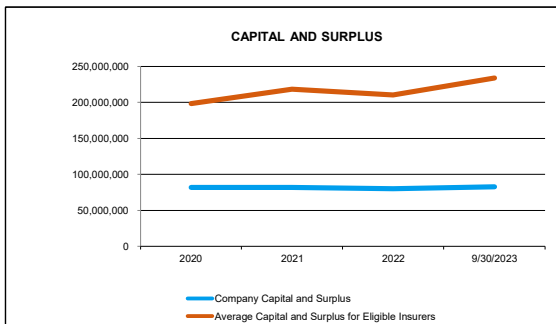
Everest Indemnity Insurance Company				Issue Date:	12/1/2023
Insurer #:	80101228	NAIC #:	10851	AMB #:	012096

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	16-Mar-98	Domicile Delaware	A+	Superior	Insurance Group	
Incorporation Date	17-Jun-97	Main Administrative Office 100 Everest Way, Warren Corporate Center, Warren, NJ. US 07059		Jun-23	Everest Re US Group	
Commenced Business	30-Oct-97				Parent Company Everest Re Group Ltd.	
					Parent Domicile Bermuda	

	9/30/2023	2022	2021	2020
Capital & Surplus	82,784,000	80,148,000	81,960,000	81,741,000
Underwriting Gain (Loss)	(34,000)	(51,000)	0	0
Net Income After Tax	3,722,000	2,537,000	827,000	2,345,000
Cash Flow from Operations		138,704,000	107,464,000	24,374,000
Gross Premium		1,186,301,000	1,069,998,000	721,012,000
Net Premium	0	0	0	0
Direct Premium Total	939,500,000	1,185,666,000	1,068,232,000	716,863,000
Direct Premium in Texas (Schedule T)		137,958,000	121,548,000	100,328,000
% of Direct Premium in Texas		12%	11%	14%
Texas' Rank in writings (Schedule T)		3	2	2
SLTX Premium Processed		126,767,807	95,016,950	77,887,131
Rank among all Texas S/L Insurers		20	23	25
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		4	4	3

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	Investment Yield
1.00%	0.00%	1.30%
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
-2.00%	-2.00%	147.00%
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
73.00%	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%		



2022 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 45,145,000.00
2 Allied Lines	\$ 36,380,000.00
3 Comm Mult Peril(Liab)	\$ 22,231,000.00
4 Other Liab (Claims-made)	\$ 17,041,000.00
5 Inland Marine	\$ 5,942,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 37,386,000.00
2 Allied Lines	\$ 17,938,000.00
3 Other Liab (Claims-made)	\$ 7,196,000.00
4 Comm Mult Peril(Liab)	\$ 5,571,000.00
5 Other Comm Auto Liab	\$ 3,439,000.00