

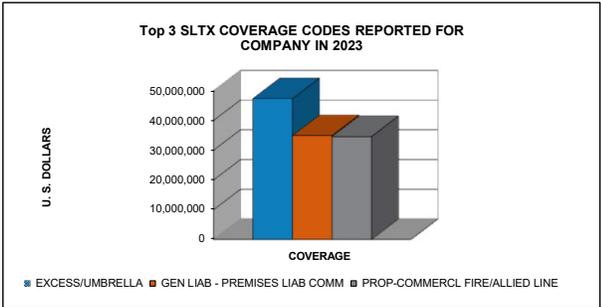
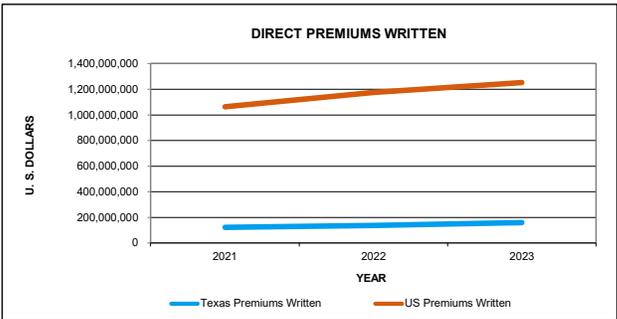
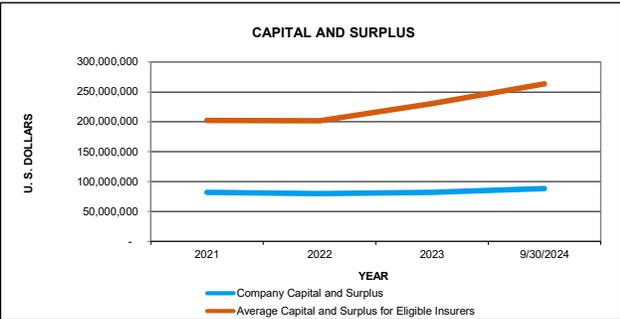
| Everest Indemnity Insurance Company | | | | Issue Date: | 12/6/2024 |
|-------------------------------------|----------|---------|-------|-------------|-----------|
| Insurer #: | 80101228 | NAIC #: | 10851 | AMB #: | 012096 |

U.S. Insurer - 2024 EVALUATION

| Key Dates | | Location | | A.M. Best Rating | | Group Information | |
|--------------------|-----------|---|----------|------------------|----------|---|--|
| TDI Initial Date | 16-Mar-98 | Domicile | Delaware | A+ | Superior | Insurance Group | |
| Incorporation Date | 17-Jun-97 | Main Administrative Office | | | Jul-24 | Everest Re US Group | |
| Commenced Business | 30-Oct-97 | 100 Everest Way, Warren Corporate Center, Warren, NJ, US 07059 | | | | Parent Company Everest Re Group Ltd. | |
| | | | | | | 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% |
| <i>Usual Range: Less than 900%</i> | <i>Usual Range: Less than 300%</i> | <i>Usual Range: Between -33% and 33%</i> |
| 4- Surplus Aid Ratio | 5- Two Year Operating Ratio | 6- Investment Yield |
| 0.00% | 0.00% | 2.70% |
| <i>Usual Range: Less than 15%</i> | <i>Usual Range: Less than 100%</i> | <i>Usual Range: Between 2% and 5.5%</i> |
| 7- Gross Change in Surplus (%) | 8- Net Change in Surplus (%) | 9- Liabilities to Liquid Assets |
| 3.00% | 3.00% | 241.00% |
| <i>Usual Range: Between -10% and 50%</i> | <i>Usual Range: Between -10% and 25%</i> | <i>Usual Range: Less than 100%</i> |
| 10- Agents Balances to Surplus | 11- One Year Development to Surplus | 12- Two Year Development to Surplus |
| 170.00% | 0.00% | 0.00% |
| <i>Usual Range: Less than 40%</i> | <i>Usual Range: Less than 20%</i> | <i>Usual Range: Less than 20%</i> |
| 13- Current Estimated Reserve Deficiency | | |
| 0.00% | | |
| <i>Usual Range: Less than 25%</i> | | |



| Line of Business | U.S. DOLLARS |
|----------------------------|------------------|
| 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 |

| Line of Business | U.S. DOLLARS |
|---------------------------|------------------|
| 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 |

