

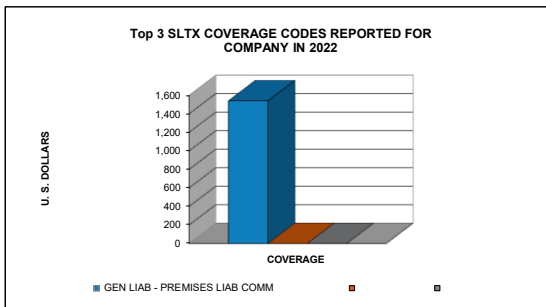
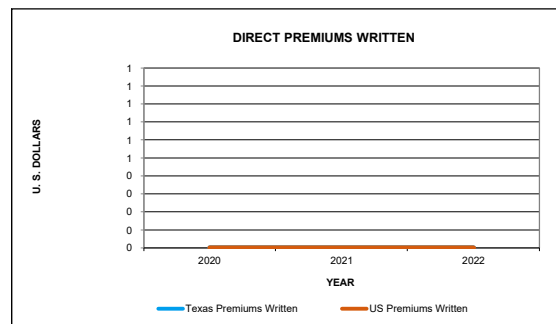
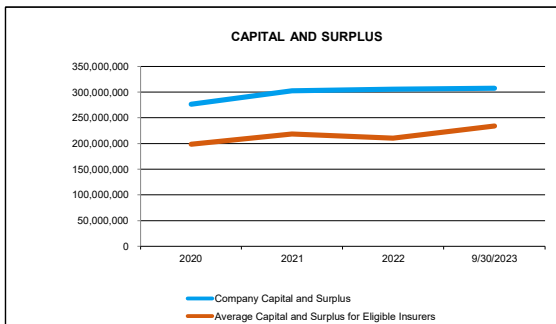
Guilford Insurance Company				Issue Date:	12/1/2023
Insurer #:	8010653424	NAIC #:	10956	AMB #:	012242

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	12-Oct-99	Domicile Illinois	Excellent	Insurance Group
Incorporation Date	30-Nov-98		A	IFG Companies
Commenced Business	28-Dec-98	Main Administrative Office CityPlace II, 185 Asylum Street, 7th Floor, Hartford, CT, US 06103-3408	Nov-23	Parent Company International Financial Group, Inc
				Parent Domicile Delaware

	9/30/2023	2022	2021	2020
Capital & Surplus	307,588,000	305,501,000	302,395,000	276,773,000
Underwriting Gain (Loss)	5,857,000	7,550,000	7,318,000	2,082,000
Net Income After Tax	16,833,000	14,401,000	11,690,000	9,769,000
Cash Flow from Operations		28,729,000	20,359,000	18,221,000
Gross Premium		67,040,000	59,102,000	47,501,000
Net Premium	54,915,000	67,040,000	59,102,000	47,501,000
Direct Premium Total	0	0	0	0
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		-	-	-
SLTX Premium Processed		1,541	8,453	
Rank among all Texas S/L Insurers		256	230	
Combined Ratio		88%	87%	95%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	22.00%	2- Net Premium to Surplus	22.00%	3- Change in Net Premium Written (%)	13.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	0.00%	5- Two Year Operating Ratio	73.00%	Investment Yield	2.20%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	1.00%	8- Net Change in Surplus (%)	1.00%	9- Liabilities to Liquid Assets	60.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	5.00%	11- One Year Development to Surplus	-1.00%	12- Two Year Development to Surplus	-3.00%
Usual Range: Less than 40%		Usual Range: Less than 20%		Usual Range: Less than 20%	
		13- Current Estimated Reserve Deficiency	1.00%		
		Usual Range: Less than 25%			



2022 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2022	\$ -
	\$ -