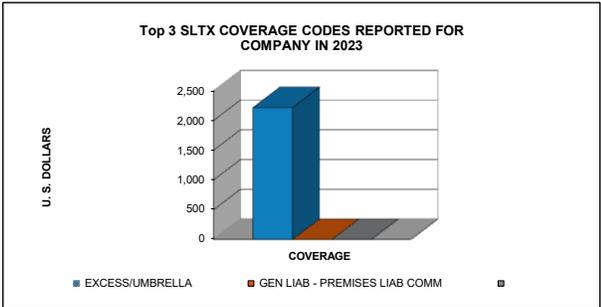
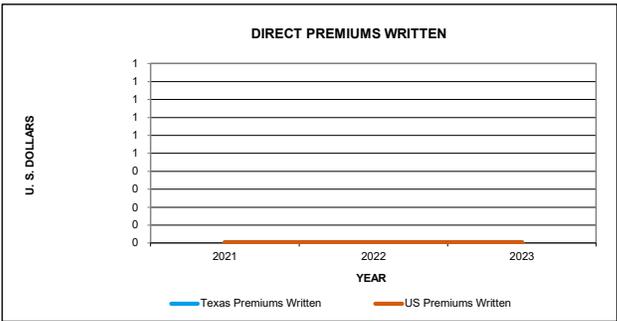
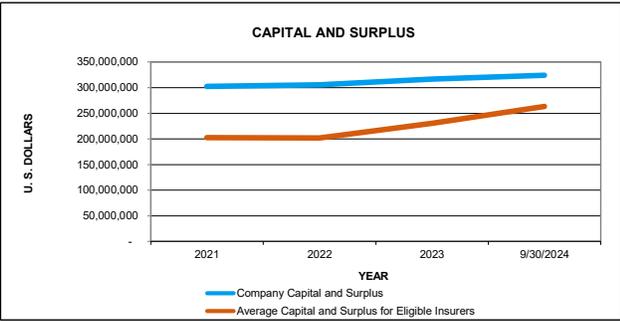


U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
<b>TDI Initial Date</b> 12-Oct-99  <b>Incorporation Date</b> 30-Nov-98  <b>Commenced Business</b> 28-Dec-98	<b>Domicile</b> Illinois  <b>Main Administrative Office</b> CityPlace II, 185 Asylum Street, 7th Floor, Hartford, CT, US 06103-3408	<div style="font-size: 2em; font-weight: bold; margin-bottom: 10px;">A</div> Excellent  Nov-24	<b>Insurance Group</b> IFG Companies  <b>Parent Company</b> International Financial Group, Inc  <b>Parent Domicile</b> Delaware

	9/30/2024	2023	2022	2021
Capital & Surplus	324,398,000	316,953,000	305,501,000	302,395,000
Underwriting Gain (Loss)	1,774,000	6,507,000	7,550,000	7,318,000
Net Income After Tax	13,411,000	20,969,000	14,401,000	11,690,000
Cash Flow from Operations		32,643,000	28,729,000	20,359,000
Gross Premium		70,780,000	67,040,000	59,102,000
Net Premium	51,259,000	70,780,000	67,040,000	59,102,000
Direct Premium Total	-	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		675	1,541	8,453
Rank among all Texas S/L Insurers		278	256	230
Combined Ratio		91%	88%	87%
IRIS Ratios Outside Usual Range		0	0	1

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
22.00%	22.00%	6.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
<b>4- Surplus Aid Ratio</b>	<b>5- Two Year Operating Ratio</b>	<b>6- Investment Yield</b>
0.00%	69.00%	4.00%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
4.00%	4.00%	61.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
<b>10- Agents Balances to Surplus</b>	<b>11- One Year Development to Surplus</b>	<b>12- Two Year Development to Surplus</b>
4.00%	0.00%	-2.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
<b>13- Current Estimated Reserve Deficiency</b>		
-2.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2023	\$ -
	\$ -

