

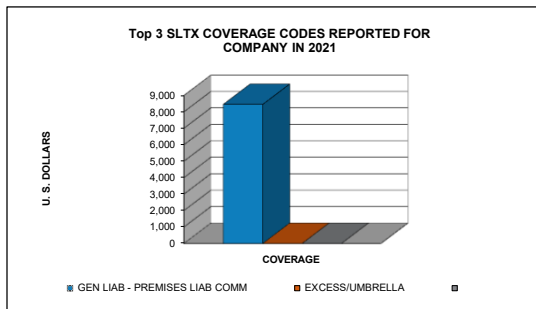
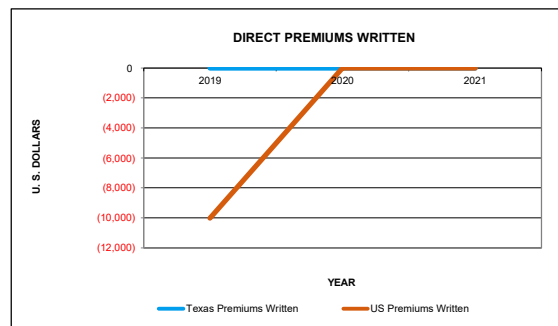
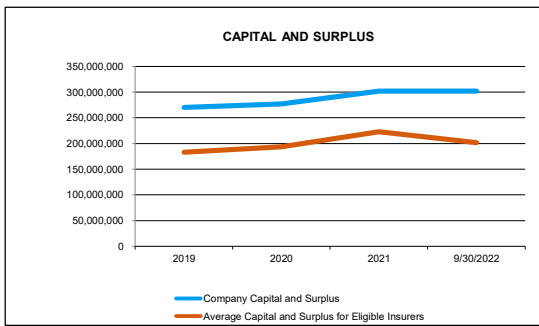
|                                   |                      |                        |  |
|-----------------------------------|----------------------|------------------------|--|
| <b>Guilford Insurance Company</b> |                      | Issue Date: 12/20/2022 |  |
| <b>Insurer #:</b> 8010653424      | <b>NAIC #:</b> 10956 | <b>AMB#</b> 012242     |  |

U.S. Insurer - 2022 EVALUATION

| Key Dates          |           | Location   | A.M. Best Rating   | Group Information  |
|--------------------|-----------|--|--------------------|--|
| TDI Initial Date   | 12-Oct-99 | Domicile<br>Illinois   | <b>A</b> Excellent | Insurance Group<br>IFG Companies                           |
| Incorporation Date | 30-Nov-98 | <b>Main Administrative Office</b><br>185 Asylum Street 7th Floor<br>Hartford, CT 06103 | Nov-22             | <b>Parent Company</b><br>International Financial Group Inc |
| Commenced Business | 28-Dec-98 |  |                    | <b>Parent Domicile</b><br>Delaware                         |

|                                      | 9/30/2022   | 2021        | 2020        | 2019        |
|--------------------------------------|-------------|-------------|-------------|-------------|
| Capital & Surplus                    | 301,598,000 | 302,395,000 | 276,773,000 | 270,723,000 |
| Underwriting Gain (Loss)             | 5,171,000   | 7,318,000   | 2,082,000   | 2,430,000   |
| Net Income After Tax                 | 10,715,000  | 11,690,000  | 9,769,000   | 12,183,000  |
| Cash Flow from Operations            |             | 20,359,000  | 18,221,000  | 16,127,000  |
| Gross Premium                        |             | 59,102,000  | 47,501,000  | 41,864,000  |
| Net Premium                          | 50,965,000  | 59,102,000  | 47,501,000  | 41,873,000  |
| Direct Premium Total                 | 0           | 0           | 0           | (10,000)    |
| Direct Premium in Texas (Schedule T) |             | 0           | 0           | 0           |
| % of Direct Premium in Texas         |             | 0%          | 0%          | 0%          |
| Texas' Rank in writings (Schedule T) |             | 1           | 1           | 1           |
| SLTX Premium Processed               |             | 8,453       |             | (27,500)    |
| Rank among all Texas S/L Insurers    |             | 230         |             | 229         |
| Combined Ratio                       |             | 87%         | 95%         | 94%         |
| IRIS Ratios Outside Usual Range      |             | 1           | 1           | 1           |

|  |   |   |
|--|---|---|
| <b>1- Gross Premium to Surplus</b>       | <b>2- Net Premium to Surplus</b>                | <b>3- Change in Net Premium Written (%)</b> |
| <b>20.00%</b>                            | <b>20.00%</b>                                   | <b>24.00%</b>                               |
| <i>Usual Range: Less than 900%</i>       | <i>Usual Range: Less than 300%</i>              | <i>Usual Range: Between -33% and 33%</i>    |
| <b>4- Surplus Aid Ratio</b>              | <b>5- Two Year Operating Ratio</b>              | <b>Investment Yield</b>                     |
| <b>0.00%</b>                             | <b>73.00%</b>                                   | <b>1.60%</b>                                |
| <i>Usual Range: Less than 15%</i>        | <i>Usual Range: Less than 100%</i>              | <i>Usual Range: Between 3% and 6.5%</i>     |
| <b>7- Gross Change in Surplus (%)</b>    | <b>8- Net Change in Surplus (%)</b>             | <b>9- Liabilities to Liquid Assets</b>      |
| <b>9.00%</b>                             | <b>9.00%</b>                                    | <b>57.00%</b>                               |
| <i>Usual Range: Between -10% and 50%</i> | <i>Usual Range: Between -10% and 25%</i>        | <i>Usual Range: Less than 100%</i>          |
| <b>10- Agents Balances to Surplus</b>    | <b>11- One Year Development to Surplus</b>      | <b>12- Two Year Development to Surplus</b>  |
| <b>4.00%</b>                             | <b>-2.00%</b>                                   | <b>-3.00%</b>                               |
| <i>Usual Range: Less than 40%</i>        | <i>Usual Range: Less than 20%</i>               | <i>Usual Range: Less than 20%</i>           |
|  | <b>13- Current Estimated Reserve Deficiency</b> |   |
|  | <b>2.00%</b>                                    |   |
|  | <i>Usual Range: Less than 25%</i>               |   |



| 2021 Premiums by Line of Business (LOB) |      |
|---|------|
| No Premiums Written in Texas in 2021    | \$ - |
|   | \$ - |
|   | \$ - |
|   | \$ - |
|   | \$ - |

| 2021 Losses Incurred by Line of Business (LOB) |      |
|--|------|
| No Losses Incurred in Texas in 2021            | \$ - |
|  | \$ - |
|  | \$ - |
|  | \$ - |
|  | \$ - |