

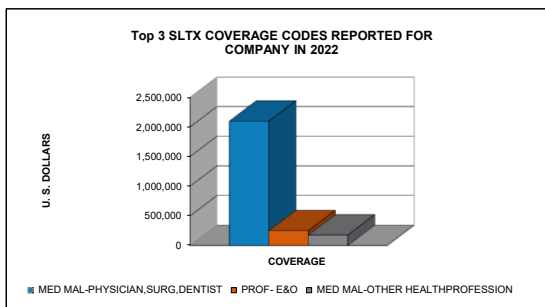
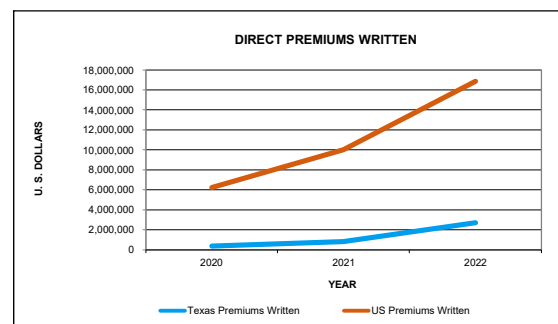
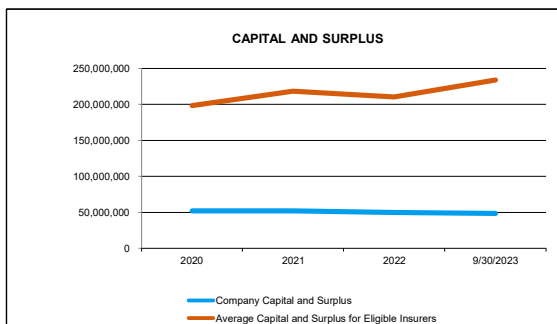
ISMIE Indemnity Company				Issue Date:	12/4/2023
Insurer #:	13765384	NAIC #:	11084	AMB #:	012435

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Sep-16	Domicile Illinois	Excellent	Insurance Group
Incorporation Date	18-Mar-99	Main Administrative Office 20 N. Michigan Ave., Suite 700, Chicago, IL, US 60602-4811	A- Feb-23	ISMIE Mutual Group
Commenced Business	28-Dec-00			Parent Company ISMIE Mutual Insurance Company
				Parent Domicile Illinois

	9/30/2023	2022	2021	2020
Capital & Surplus	48,489,000	49,580,000	51,956,000	52,390,000
Underwriting Gain (Loss)	(2,805,000)	(3,777,000)	(1,521,000)	(965,000)
Net Income After Tax	(1,385,000)	(2,316,000)	(506,000)	155,000
Cash Flow from Operations		4,433,000	1,394,000	171,000
Gross Premium		16,879,000	10,003,000	6,254,000
Net Premium	2,123,000	5,863,000	2,200,000	(313,000)
Direct Premium Total	12,765,000	16,879,000	10,003,000	6,254,000
Direct Premium in Texas (Schedule T)		2,737,000	835,000	388,000
% of Direct Premium in Texas		16%	8%	6%
Texas' Rank in writings (Schedule T)		2	4	6
SLTX Premium Processed		2,798,872	842,925	193,685
Rank among all Texas S/L Insurers		176	193	185
Combined Ratio		268%	544%	-200%
IRIS Ratios Outside Usual Range		3	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
34.00%	12.00%	166.00%
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
0.00%	113.00%	1.90%
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
-5.00%	-5.00%	24.00%
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
3.00%	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 Medical Professional Liability (X)	\$	2,587,420.00
2 Other Liab (Claims-made)	\$	149,000.00
	\$	-
	\$	-
	\$	-

2022 Losses Incurred by Line of Business (LOB)		
1 Other Liab (Claims-made)	\$	126,000.00
	\$	-