

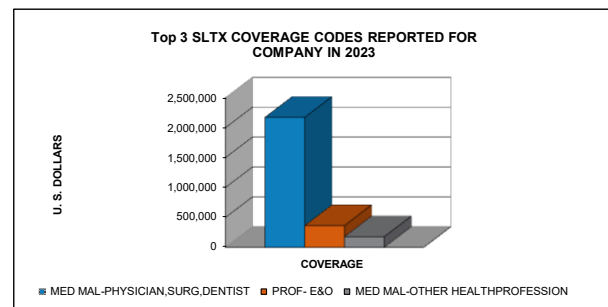
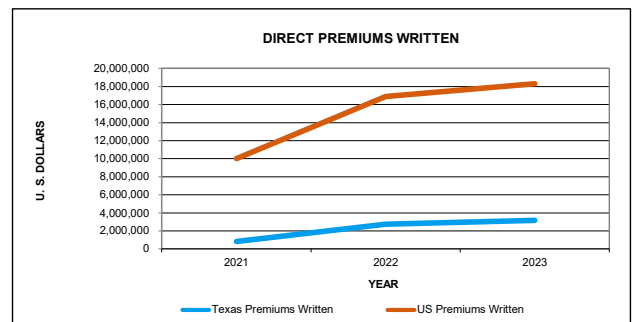
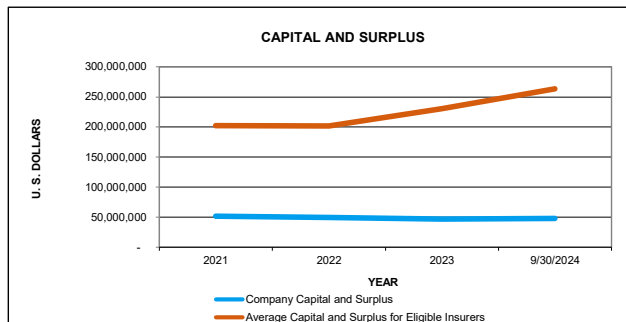
ISMIE Indemnity Company				Issue Date:	12/6/2024
Insurer #:	13765384	NAIC #:	11084	AMB #:	012435

U.S. Insurer - 2024 EVALUATION

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

	9/30/2024	2023	2022	2021
Capital & Surplus	48,095,000	47,137,000	49,580,000	51,956,000
Underwriting Gain (Loss)	(3,130,000)	(5,514,000)	(3,777,000)	(1,521,000)
Net Income After Tax	(1,832,000)	(3,276,000)	(2,316,000)	(506,000)
Cash Flow from Operations		(1,828,000)	4,433,000	1,394,000
Gross Premium		18,301,000	16,879,000	10,003,000
Net Premium	2,072,000	3,719,000	5,863,000	2,200,000
Direct Premium Total	13,381,000	18,302,000	16,880,000	10,003,000
Direct Premium in Texas (Schedule T)		3,165,000	2,737,000	835,000
% of Direct Premium in Texas		17%	16%	8%
Texas' Rank in writings (Schedule T)		2	2	4
SLTX Premium Processed		3,028,813	2,798,872	842,925
Rank among all Texas S/L Insurers		193	176	193
Combined Ratio		266%	268%	544%
IRIS Ratios Outside Usual Range		2	3	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
39.00%	8.00%	-37.00%
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	6- Investment Yield
0.00%	156.00%	2.40%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-5.00%	-5.00%	27.00%
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
2.00%	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%		



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 244,000.00
	\$ -
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 79,000.00
	\$ -