

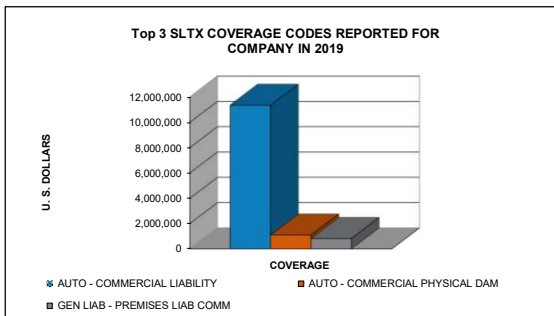
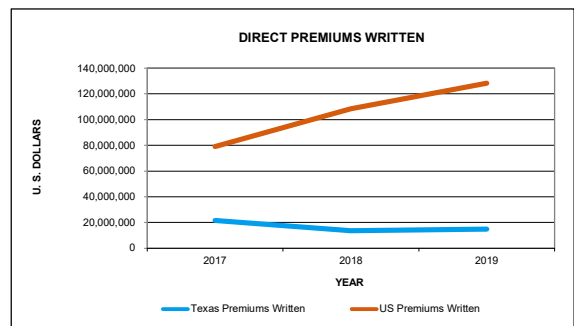
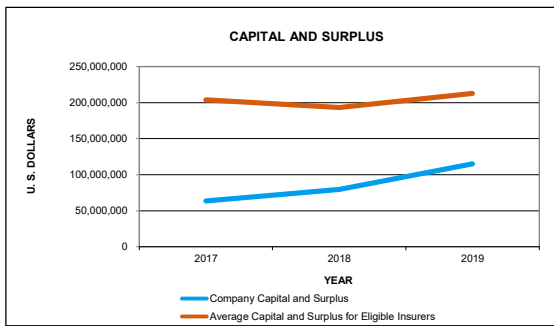
Prime Insurance Company				Issue Date:	11/24/2020
Insurer #:	12324843	NAIC #:	12588	AMB #:	013308

U.S. Insurer - 2020 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A	Insurance Group
Incorporation Date	Illinois		Prime Insurance Group
Commenced Business	Main Administrative Office	Excellent	Parent Company
	PO Box 4439	Oct-20	Prime Holdings Insurance Services, Inc
	Sandy, UT 84091		Parent Domicile
			Illinois

	9/30/2020	2019	2018	2017
Capital & Surplus	148,932,000	114,998,000	79,564,000	63,414,000
Underwriting Gain (Loss)	19,998,000	24,470,000	11,256,000	8,979,000
Net Income After Tax	18,552,000	22,971,000	10,397,000	7,170,000
Cash Flow from Operations		50,861,000	32,004,000	23,161,000
Gross Premium		128,297,000	108,522,000	79,102,000
Net Premium	82,747,000	93,373,000	78,634,000	58,098,000
Direct Premium Total	114,990,000	128,296,000	108,520,000	79,104,000
Direct Premium in Texas (Schedule T)		14,796,000	13,524,000	21,493,000
% of Direct Premium in Texas		12%	12%	27%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed		14,869,827	11,655,739	17,266,568
Rank among all Texas S/L Insurers		75	80	66
Combined Ratio		73%	83%	80%
IRIS Ratios Outside Usual Range		2	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
112.00%	81.00%	19.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
5.00%	70.00%	2.50%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
45.00%	45.00%	85.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
21.00%	0.00%	9.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	-1.00%	
	<i>Usual Range: Less than 25%</i>	



2019 Premiums by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 10,333,000.00
2 Other Liab (Claims-made)	\$ 2,687,000.00
3 Comm Auto Phys Damage	\$ 989,000.00
4 Other Liab (Occurrence)	\$ 569,000.00
5 Inland Marine	\$ 194,000.00

2019 Losses Incurred by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 6,132,000.00
2 Other Liab (Claims-made)	\$ 679,000.00
3 Other Liab (Occurrence)	\$ 353,000.00
4 Inland Marine	\$ 14,000.00
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