

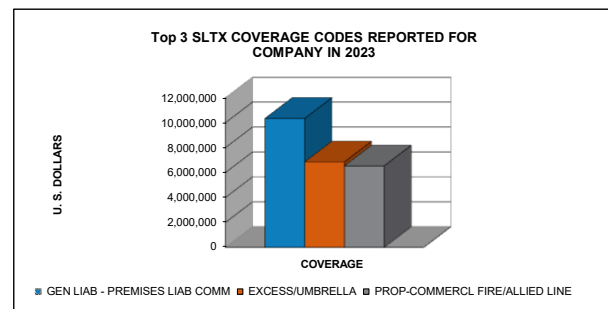
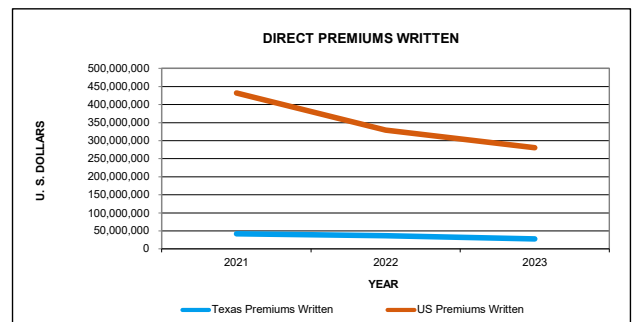
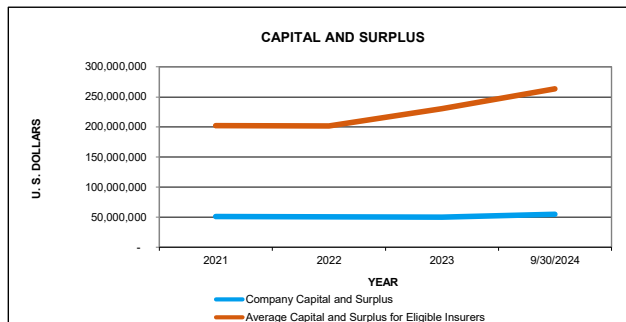
GuideOne National Insurance Company				Issue Date:	12/6/2024
Insurer #:	13764568	NAIC #:	14167	AMB #:	014334

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Aug-12	Domicile	A-	Excellent	Insurance Group	
Incorporation Date	27-Dec-11	Iowa			GuideOne Insurance Companies Group	
Commenced Business	14-Jun-12	Main Administrative Office		Feb-24	Parent Company	
		1111 Ashworth Road		GuideOne Mutual Holding Company		
		West Des Moines, IA, US 50265-3538		Parent Domicile		
				Iowa		

	9/30/2024	2023	2022	2021
Capital & Surplus	54,950,000	50,254,000	50,941,000	51,113,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	954,000	1,159,000	878,000	836,000
Cash Flow from Operations		(23,557,000)	(35,816,000)	40,196,000
Gross Premium		280,035,000	329,543,000	431,586,000
Net Premium	-	0	0	0
Direct Premium Total	177,921,000	280,036,000	329,538,000	431,557,000
Direct Premium in Texas (Schedule T)		27,625,000	36,538,000	42,259,000
% of Direct Premium in Texas		10%	11%	10%
Texas' Rank in writings (Schedule T)		4	4	4
SLTX Premium Processed		28,598,832	40,817,696	34,071,756
Rank among all Texas S/L Insurers		104	71	66
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	0	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
557.00%	0.00%	0.00%
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
1.00%	0.00%	2.70%
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
-1.00%	-12.00%	78.00%
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
0.00%	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 (Occurrence)	\$ 17,910,000.00
2 Allied Lines	\$ 9,258,000.00
3 Fire	\$ 406,000.00
4 Private Flood	\$ 35,000.00
4 Earthquake	\$ 11,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 14,747,000.00
2 Other Liab (Occurrence)	\$ 10,789,000.00
3 Allied Lines	\$ 6,223,000.00
4 Comm Mult Peril(Liab)	\$ 606,000.00
5 Private Flood	\$ 3,000.00