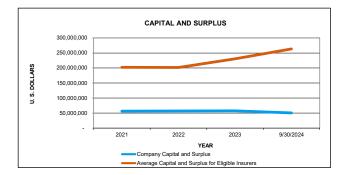
CM Vantage Specialty Insurance Company					Issue Date:	12/6/2024	
	Insurer #:	13765297	NAIC #:	15872	AMB #:	022600	

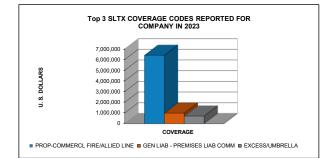
U.S. Insurer - 2024 EVALUATION

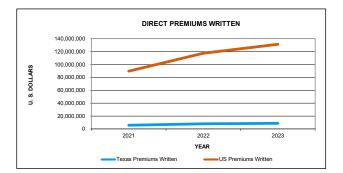
Key Dates		Location	A.M. Best Rating	Group Information	
TDI Initial Date	1-May-16	Domicile		Insurance Group	
		Wisconsin	Excellent	Church Mutual Insurance Group	
Incorporation Date	12-Nov-15		Λ	Parent Company	
_		Main Administrative Office	Aug-24	Church Mutual Holding Company, Inc	
Commenced Business	9-Jul-16	3000 Schuster Lane		Parent Domicile	
		Merrill, WI, US 54452		Wisconsin	

	9/30/2024	2023	2022	2021
Capital & Surplus	50,723,000	57,393,000	57,160,000	56,605,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	712,000	1,661,000	746,000	888,000
Cash Flow from Operations		(9,903,000)	1,031,000	4,679,000
Gross Premium		131,353,000	117,459,000	89,600,000
Net Premium	-	0	0	0
Direct Premium Total	109,421,000	131,354,000	117,458,000	89,601,000
Direct Premium in Texas (Schedule T)		8,644,000	7,928,000	5,824,000
% of Direct Premium in Texas		7%	7%	6%
Texas' Rank in writings (Schedule T)		5	4	4
SLTX Premium Processed		8,335,564	7,283,363	5,573,697
Rank among all Texas S/L Insurers		157	145	132
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)	
229.00%	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%	2.40%	
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	
0.00%	0.00%	38.00%	
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	
21.00%	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%	1	







2023 Texas Premiums by Line of Business (LOB)					
1 Allied Lines 2 Other Liab (Occurrence) 3 Other Liab (Claims-made)	\$ \$ \$ \$	6,355,000.00 1,301,000.00 357,000.00 - -			
2023 Texas Losses Incurred by Line of Business (LOB)					
1 Allied Lines 2 Other Liab (Occurrence) 3 Other Liab (Claims-made)	\$ \$ \$	1,337,000.00 920,000.00 232,000.00			

