

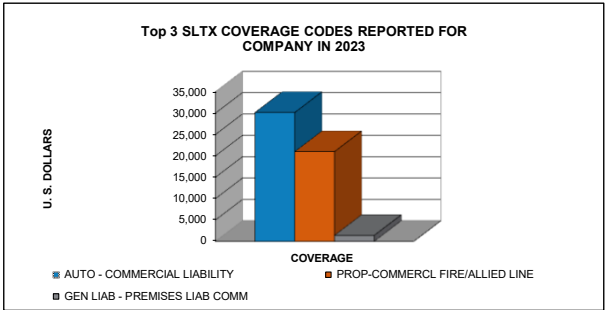
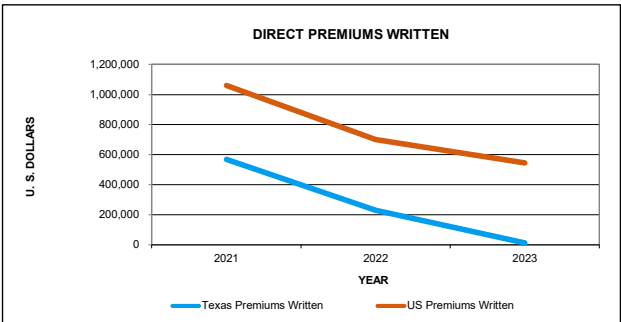
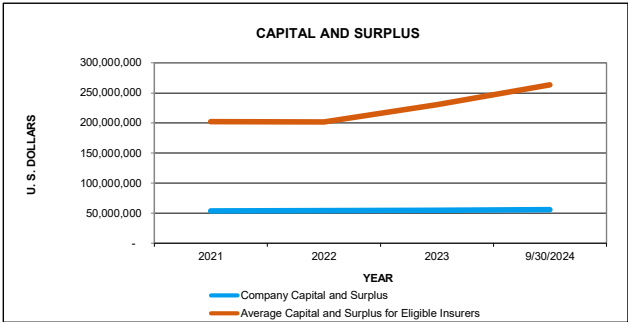
Empire Indemnity Insurance Company				Issue Date:	12/6/2024	
	Insurer #:	80101048	NAIC #:	21334	AMB #:	002148

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-81	Domicile	Oklahoma	A+	Superior	Insurance Group	Zurich Insurance Companies Group
Incorporation Date	28-Jun-57	Main Administrative Office			Nov-24	Parent Company	Zurich Insurance Group Ltd
Commenced Business	1-Sep-58	1299 Zurich Way Schaumburg, IL, US 60196-1056				Parent Domicile	Switzerland

	9/30/2024	2023	2022	2021
Capital & Surplus	55,846,000	55,060,000	54,351,000	53,669,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	825,000	722,000	691,000	1,079,000
Cash Flow from Operations		957,000	5,616,000	(1,155,000)
Gross Premium		546,000	702,000	1,062,000
Net Premium	-	0	0	0
Direct Premium Total	494,000	545,000	702,000	1,060,000
Direct Premium in Texas (Schedule T)		13,000	231,000	569,000
% of Direct Premium in Texas		2%	33%	54%
Texas' Rank in writings (Schedule T)		2	2	1
SLTX Premium Processed		49,169	1,339,115	146
Rank among all Texas S/L Insurers		261	201	239
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	1	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
1.00%	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
0.00%	0.00%	2.10%
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%	1.00%	0.00%
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 Comm Auto Phys Damage	\$	9,000.00
2 Other Comm Auto Liab	\$	4,000.00
	\$	-
	\$	-
	\$	-

2023 Texas Losses Incurred by Line of Business (LOB)		
No Losses Incurred in Texas in 2023	\$	-
	\$	-
	\$	-
	\$	-
	\$	-