

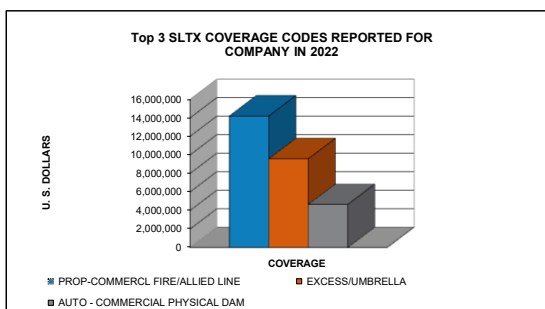
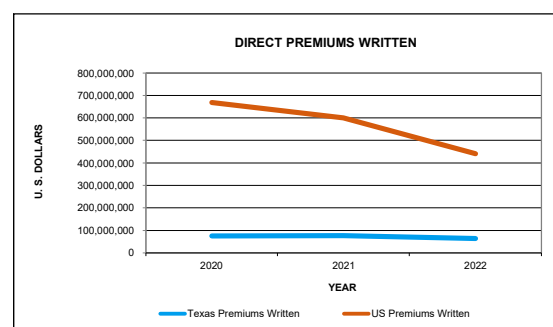
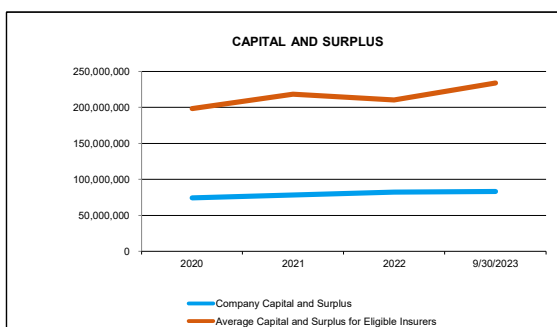
| Interstate Fire & Casualty Company | | | | Issue Date: | 12/4/2023 |
|------------------------------------|----------|---------|-------|-------------|-----------|
| Insurer #: | 80101089 | NAIC #: | 22829 | AMB #: | 002267 |

U.S. Insurer - 2023 EVALUATION

| Key Dates | | Location | A.M. Best Rating | Group Information |
|--------------------|-----------|--|------------------|-----------------------------------|
| TDI Initial Date | 1-Jan-81 | Domicile | Superior | Insurance Group |
| Incorporation Date | 31-Oct-50 | Illinois | A+ | Allianz US PC Insurance Companies |
| Commenced Business | 1-Jan-51 | Main Administrative Office | | Parent Company |
| | | 225 W. Washington Street, suite 1800, Chicago, IL US 60606-3484 | Mar-23 | Allianz SE |
| | | | | Parent Domicile |
| | | | | Germany |

| | 9/30/2023 | 2022 | 2021 | 2020 |
|--------------------------------------|-------------|-------------|-------------|-------------|
| Capital & Surplus | 83,306,000 | 82,262,000 | 78,368,000 | 74,321,000 |
| Underwriting Gain (Loss) | 0 | 0 | 0 | 0 |
| Net Income After Tax | 1,479,000 | 1,806,000 | 3,227,000 | 4,075,000 |
| Cash Flow from Operations | | 2,145,000 | 1,626,000 | 2,753,000 |
| Gross Premium | | 466,094,000 | 646,011,000 | 715,328,000 |
| Net Premium | 0 | 0 | 0 | 0 |
| Direct Premium Total | 188,754,000 | 441,676,000 | 600,516,000 | 668,706,000 |
| Direct Premium in Texas (Schedule T) | | 64,175,000 | 77,001,000 | 75,144,000 |
| % of Direct Premium in Texas | | 15% | 13% | 11% |
| Texas' Rank in writings (Schedule T) | | 2 | 2 | 3 |
| SLTX Premium Processed | | 36,745,375 | 35,275,299 | 57,236,780 |
| Rank among all Texas S/L Insurers | | 75 | 65 | 39 |
| Combined Ratio | | 0% | 0% | 0% |
| IRIS Ratios Outside Usual Range | | 2 | 2 | 2 |

| | | |
|-----------------------------------|--|--------------------------------------|
| 1- Gross Premium to Surplus | 2- Net Premium to Surplus | 3- Change in Net Premium Written (%) |
| 567.00% | 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 | Investment Yield |
| 7.00% | 0.00% | 2.30% |
| Usual Range: Less than 15% | Usual Range: Less than 100% | Usual Range: Between 3% and 6.5% |
| 7- Gross Change in Surplus (%) | 8- Net Change in Surplus (%) | 9- Liabilities to Liquid Assets |
| 5.00% | 5.00% | 289.00% |
| 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% | |



| 2022 Premiums by Line of Business (LOB) | |
|---|------------------|
| 1 Fire | \$ 28,620,000.00 |
| 2 Other Liab (Occurrence) | \$ 10,237,000.00 |
| 3 Allied Lines | \$ 7,325,000.00 |
| 4 Inland Marine | \$ 5,948,000.00 |
| 5 Other Liab (Claims-made) | \$ 3,728,000.00 |

| 2022 Losses Incurred by Line of Business (LOB) | |
|--|------------------|
| 1 Fire | \$ 52,393,000.00 |
| 2 Other Liab (Claims-made) | \$ 2,346,000.00 |
| 3 Other Liab (Occurrence) | \$ 747,000.00 |
| 4 Allied Lines | \$ 181,000.00 |
| 5 Comm Mult Peril(Liab) | \$ 125,000.00 |