

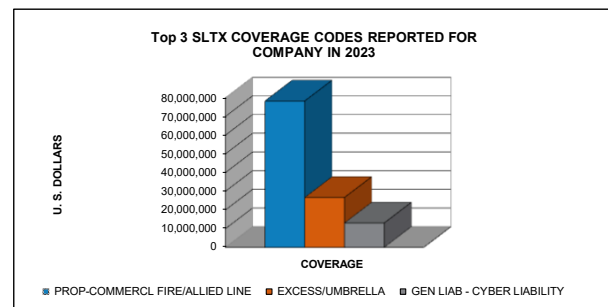
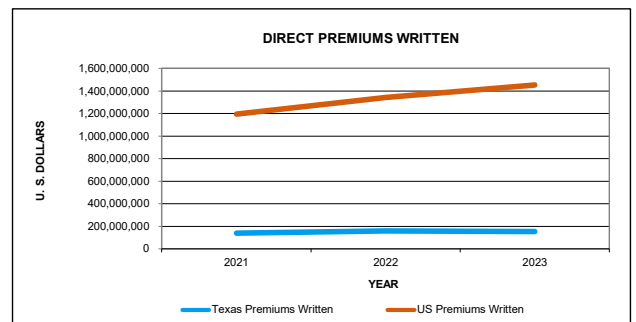
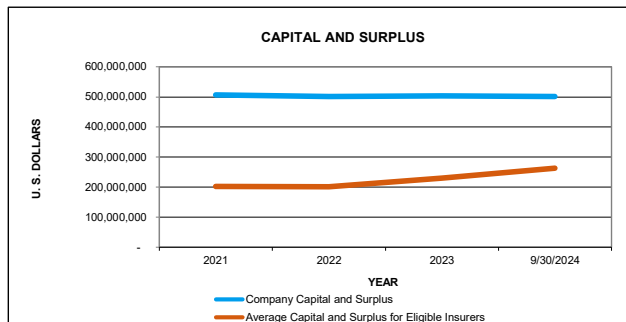
Steadfast Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101264	NAIC #:	26387	AMB #:	003557

### U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jul-90	Domicile	Illinois	A+	Superior	Insurance Group	Zurich Insurance Companies Group
Incorporation Date	31-Jul-73	Main Administrative Office			Nov-24	Parent Company	Zurich Insurance Group Ltd
Commenced Business	1-May-88	1299 Zurich Way Schaumburg, IL, US 60196-1056				Parent Domicile	Switzerland

	9/30/2024	2023	2022	2021
Capital & Surplus	501,661,000	503,219,000	501,934,000	507,120,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	9,529,000	9,807,000	7,693,000	13,588,000
Cash Flow from Operations		66,290,000	18,274,000	(42,000)
Gross Premium		1,473,314,000	1,381,305,000	1,267,091,000
Net Premium	-	0	0	0
Direct Premium Total	977,638,000	1,453,164,000	1,342,230,000	1,193,788,000
Direct Premium in Texas (Schedule T)		153,246,000	158,014,000	140,374,000
% of Direct Premium in Texas		11%	12%	12%
Texas' Rank in writings (Schedule T )		3	3	3
SLTX Premium Processed		150,115,834	144,979,771	121,069,498
Rank among all Texas S/L Insurers		24	15	18
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 (%)
293.00%	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
3.00%	0.00%	2.30%
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%	36.00%
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 Allied Lines	\$ 34,356,000.00
2 Comm Mult Peril(Non-Liability)	\$ 29,707,000.00
3 Other Liab (Occurrence)	\$ 27,929,000.00
4 Other Liab (Claims-made)	\$ 25,948,000.00
4 Fire	\$ 20,694,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 31,542,000.00
2 Other Liab (Claims-made)	\$ 15,800,000.00
3 Fire	\$ 12,173,000.00
4 Comm Mult Peril(Non-Liability)	\$ 10,712,000.00
5 Other Liab (Occurrence)	\$ 5,960,000.00