

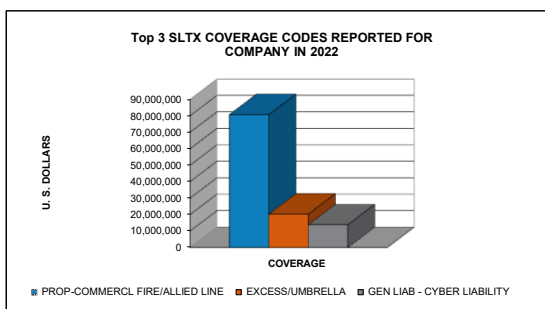
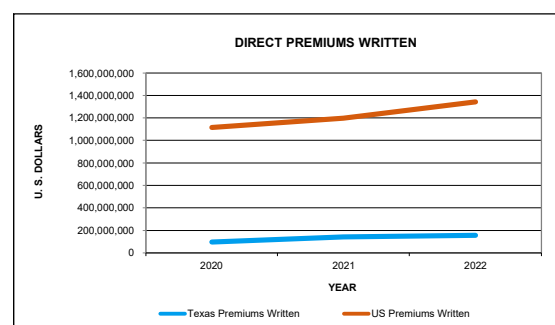
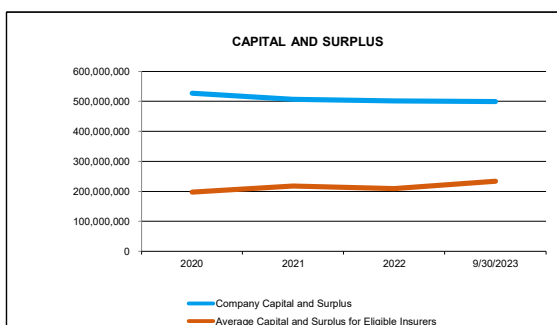
Steadfast Insurance Company				Issue Date:	12/5/2023
Insurer #:	80101264	NAIC #:	26387	AMB #:	003557

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jul-90	Domicile	Superior	Insurance Group
Incorporation Date	31-Jul-73	Illinois	A+	Zurich Insurance Companies Group
Commenced Business	1-May-88	Main Administrative Office		Parent Company
		1299 Zurich Way	Oct-22	Zurich Insurance Group Ltd
		Schaumburg, IL, US 60196-1056		Parent Domicile
				Switzerland

	9/30/2023	2022	2021	2020
Capital & Surplus	500,365,000	501,934,000	507,120,000	527,225,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	7,996,000	7,693,000	13,588,000	29,194,000
Cash Flow from Operations		18,274,000	(42,000)	104,066,000
Gross Premium		1,381,305,000	1,267,091,000	1,205,735,000
Net Premium	0	0	0	0
Direct Premium Total	1,076,312,000	1,343,947,000	1,196,133,000	1,114,911,000
Direct Premium in Texas (Schedule T)		158,014,000	140,374,000	98,379,000
% of Direct Premium in Texas		12%	12%	9%
Texas' Rank in writings (Schedule T)		3	3	3
SLTX Premium Processed		144,979,771	121,069,498	89,074,127
Rank among all Texas S/L Insurers		15	18	20
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	1

1- Gross Premium to Surplus	275.00%	2- Net Premium to Surplus	0.00%	3- Change in Net Premium Written (%)	0.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	5.00%	5- Two Year Operating Ratio	0.00%	Investment Yield	1.90%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	-1.00%	8- Net Change in Surplus (%)	-1.00%	9- Liabilities to Liquid Assets	36.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	0.00%	11- One Year Development to Surplus	0.00%	12- Two Year Development to Surplus	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 Comm Mult Peril(Non-Liability)	\$ 41,814,000.00
2 Allied Lines	\$ 40,804,000.00
3 Other Liab (Claims-made)	\$ 25,415,000.00
4 Other Liab (Occurrence)	\$ 18,197,000.00
5 Fire	\$ 15,978,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 39,588,000.00
2 Other Liab (Occurrence)	\$ 28,343,000.00
3 Fire	\$ 9,276,000.00
4 Allied Lines	\$ 8,915,000.00
5 Comm Mult Peril(Non-Liability)	\$ 6,950,000.00