

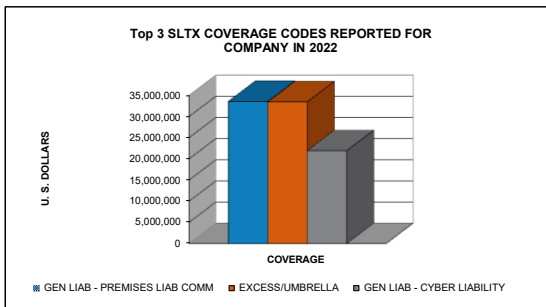
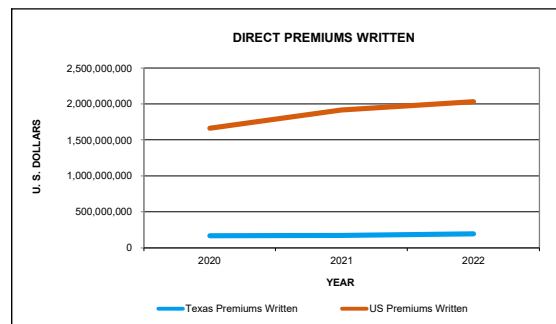
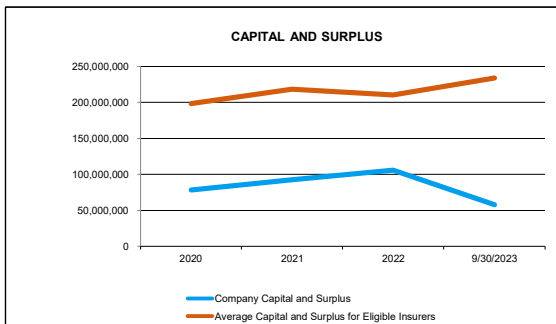
Indian Harbor Insurance Company				Issue Date:	12/4/2023
Insurer #:	808366221	NAIC #:	36940	AMB #:	011340

U.S. Insurer - 2023 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Feb-95	Domicile	Delaware	A+	Superior	Insurance Group	XL Reinsurance America Group
Incorporation Date	23-Jun-92	Main Administrative Office			Sep-23	Parent Company	AXA S.A.
Commenced Business	28-Aug-92	677 Washington Blvd. 10th Floor, Suite 1000 Stamford, CT, US 06901				Parent Domicile	France

	9/30/2023	2022	2021	2020
Capital & Surplus	58,126,000	106,248,000	92,695,000	78,078,000
Underwriting Gain (Loss)	0	0	10,646,000	(13,905,000)
Net Income After Tax	(3,022,000)	5,286,000	14,857,000	(12,947,000)
Cash Flow from Operations		(103,639,000)	6,896,000	(20,998,000)
Gross Premium		2,034,440,000	2,010,316,000	1,764,149,000
Net Premium	0	0	93,514,000	98,171,000
Direct Premium Total	1,432,880,000	2,033,097,000	1,915,384,000	1,665,848,000
Direct Premium in Texas (Schedule T)		198,082,000	173,804,000	169,324,000
% of Direct Premium in Texas		10%	9%	10%
Texas' Rank in writings (Schedule T)		3	4	3
SLTX Premium Processed		176,757,140	148,178,627	156,613,710
Rank among all Texas S/L Insurers		12	14	8
Combined Ratio		0%	89%	116%
IRIS Ratios Outside Usual Range		4	3	6

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	0.00%	-99.00%
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
0.00%	81.00%	1.80%
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
15.00%	15.00%	124.00%
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 Other Liab (Claims-made)	\$ 82,226,000.00
2 Other Liab (Occurrence)	\$ 46,450,000.00
3 Fire	\$ 23,343,000.00
4 Aggregate Write-ins	\$ 17,499,000.00
5 Private Flood	\$ 10,006,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 67,198,000.00
2 Other Liab (Claims-made)	\$ 52,176,000.00
3 Private Flood	\$ 8,832,000.00
4 Fire	\$ 8,014,000.00
5 Aggregate Write-ins	\$ 5,966,000.00