

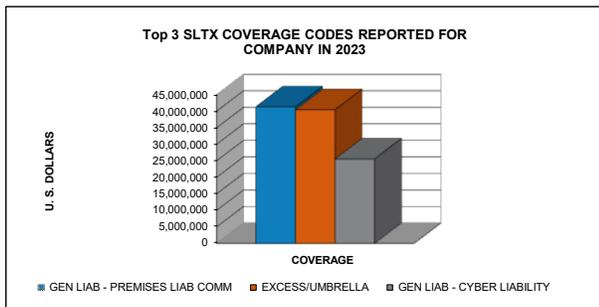
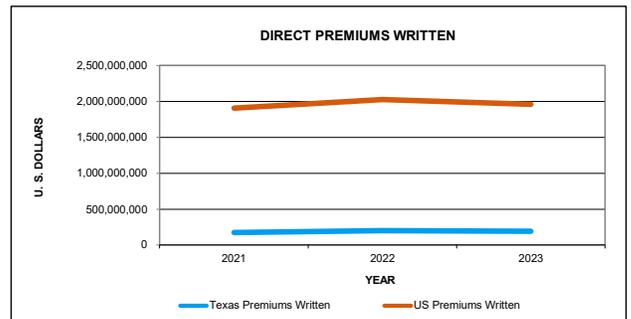
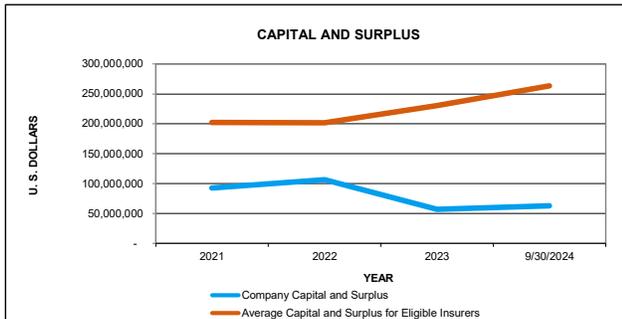
Indian Harbor Insurance Company				Issue Date:	12/6/2024
Insurer #:	808366221	NAIC #:	36940	AMB #:	011340

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Feb-95	Domicile	Delaware	A+	Superior	Insurance Group	
Incorporation Date	23-Jun-92	Main Administrative Office 677 Washington Blvd. 10th Floor, Suite 1000 Stamford, CT, US 06901			Oct-24	XL Reinsurance America Group	
Commenced Business	28-Aug-92				Parent Company AXA S.A.		Parent Domicile France

	9/30/2024	2023	2022	2021
Capital & Surplus	63,174,000	57,125,000	106,248,000	92,695,000
Underwriting Gain (Loss)	0	0	0	10,646,000
Net Income After Tax	5,632,000	(6,641,000)	5,286,000	14,857,000
Cash Flow from Operations		(1,906,000)	(103,639,000)	6,896,000
Gross Premium		1,958,517,000	2,034,440,000	2,010,316,000
Net Premium	-	0	0	93,514,000
Direct Premium Total	1,548,109,000	1,962,058,000	2,028,963,000	1,905,070,000
Direct Premium in Texas (Schedule T)		191,223,000	198,082,000	173,804,000
% of Direct Premium in Texas		10%	10%	9%
Texas' Rank in writings (Schedule T)		3	3	4
SLTX Premium Processed		195,928,316	176,757,140	148,178,627
Rank among all Texas S/L Insurers		14	12	14
Combined Ratio		0%	0%	89%
IRIS Ratios Outside Usual Range		4	4	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	0.00%	0.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	6- Investment Yield
0.00%	999.00%	3.40%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 2% and 5.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-46.00%	-4.00%	118.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	0.00%	0.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	0.00%	
	<i>Usual Range: Less than 25%</i>	



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 71,455,000.00
2 Other Liab (Occurrence)	\$ 60,588,000.00
3 Aggregate Write-ins	\$ 19,907,000.00
4 Private Flood	\$ 10,651,000.00
4 Inland Marine	\$ 7,201,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 67,242,000.00
2 Other Liab (Occurrence)	\$ 18,726,000.00
3 Other Comm Auto Liab	\$ 3,448,000.00
4 Aggregate Write-ins	\$ 2,429,000.00
5 Comm Mult Peril(Non-Liability)	\$ 452,000.00

