

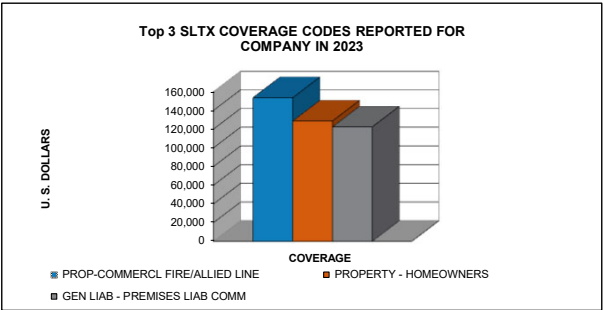
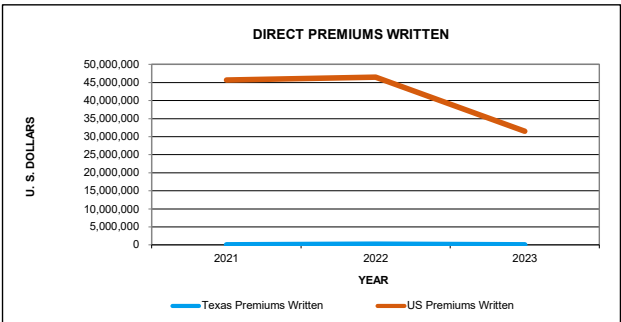
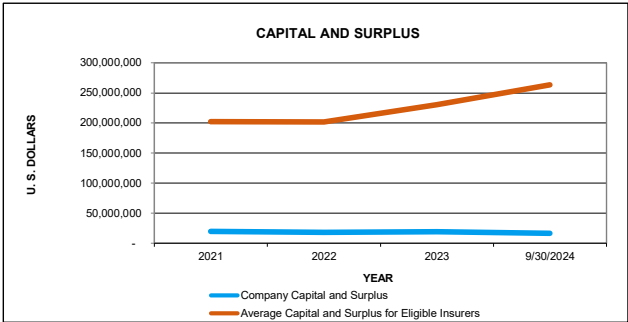
Rockingham Casualty Company					Issue Date:	12/6/2024
	Insurer #:	13765007	NAIC #:	42595	AMB #:	001954

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jun-15	Domicile	Virginia	NR	May-24	Insurance Group	Rockingham Group
Incorporation Date	30-Nov-82	Main Administrative Office 633 East Market Street Harrisonburg, VA, US 22801				Parent Company	Rockingham Mutual Group, Inc.
Commenced Business	1-Jan-84					Parent Domicile	Virginia

	9/30/2024	2023	2022	2021
Capital & Surplus	16,502,000	19,326,000	18,250,000	19,819,000
Underwriting Gain (Loss)	(3,135,000)	(6,836,000)	(7,309,000)	(3,401,000)
Net Income After Tax	(2,323,000)	(5,893,000)	(6,485,000)	(2,690,000)
Cash Flow from Operations		(13,070,000)	1,520,000	12,226,000
Gross Premium		63,075,000	90,649,000	86,036,000
Net Premium	22,847,000	31,612,000	44,174,000	40,308,000
Direct Premium Total	13,488,000	31,463,000	46,476,000	45,731,000
Direct Premium in Texas (Schedule T)		6,000	149,000	40,000
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		12	5	21
SLTX Premium Processed		398,463	2,149,372	4,287,210
Rank among all Texas S/L Insurers		240	184	138
Combined Ratio		119%	118%	109%
IRIS Ratios Outside Usual Range		3	4	5

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
326.00%	164.00%	-28.00%
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
1.00%	118.00%	2.90%
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
6.00%	-32.00%	136.00%
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
10.00%	9.00%	9.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
-20.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)		
1 Other Liab (Occurrence)	\$	6,000.00
	\$	-
	\$	-

2023 Texas Losses Incurred by Line of Business (LOB)		
1 Other Liab (Occurrence)	\$	651,000.00