

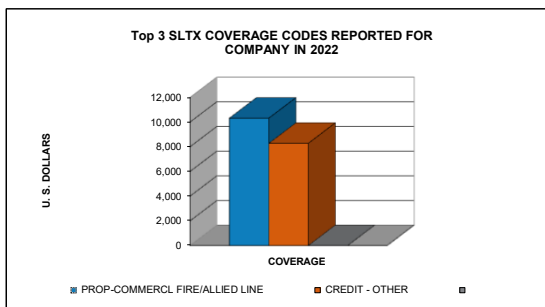
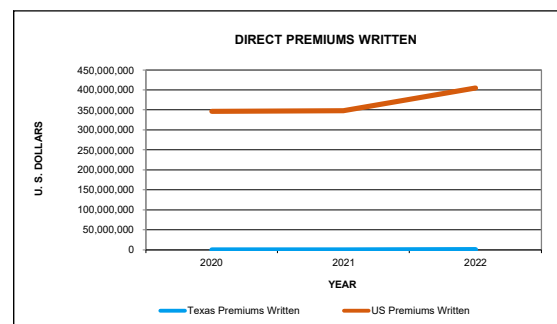
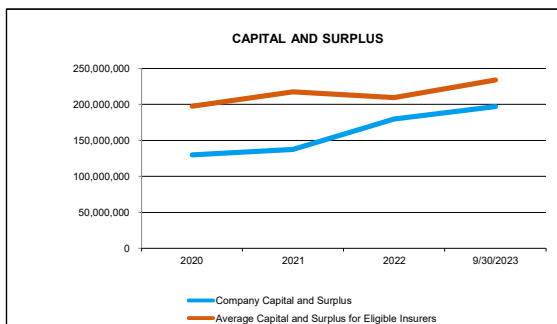
Standard Guaranty Insurance Company				Issue Date:	12/5/2023
Insurer #:	80101139	NAIC #:	42986	AMB #:	002050

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-84	Domicile Delaware	A+	Superior	Insurance Group Assurant P&C Group	
Incorporation Date	29-Aug-60	Main Administrative Office 260 Interstate North Circle, SE Atlanta, GA, US 30339-2110		Sep-23	Parent Company Assurant, Inc.	
Commenced Business	12-Sep-60			Parent Domicile Delaware		

	9/30/2023	2022	2021	2020
Capital & Surplus	197,386,000	179,671,000	137,304,000	129,878,000
Underwriting Gain (Loss)	34,148,000	42,392,000	31,138,000	14,063,000
Net Income After Tax	37,322,000	45,067,000	38,161,000	32,942,000
Cash Flow from Operations		71,119,000	28,401,000	50,718,000
Gross Premium		404,856,000	347,759,000	346,635,000
Net Premium	193,196,000	242,273,000	213,263,000	204,842,000
Direct Premium Total	327,663,000	404,856,000	347,759,000	346,635,000
Direct Premium in Texas (Schedule T)		907,000	96,000	124,000
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		38	41	40
SLTX Premium Processed		18,595	40,221	65,729
Rank among all Texas S/L Insurers		245	223	197
Combined Ratio		81%	85%	93%
IRIS Ratios Outside Usual Range		1	0	1

1- Gross Premium to Surplus	225.00%	2- Net Premium to Surplus	135.00%	3- Change in Net Premium Written (%)	14.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	0.00%	5- Two Year Operating Ratio	74.00%	Investment Yield	4.30%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	31.00%	8- Net Change in Surplus (%)	31.00%	9- Liabilities to Liquid Assets	76.00%
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	-6.00%	12- Two Year Development to Surplus	-6.00%
Usual Range: Less than 40%		Usual Range: Less than 20%		Usual Range: Less than 20%	
		13- Current Estimated Reserve Deficiency	-11.00%		
		Usual Range: Less than 25%			



2022 Premiums by Line of Business (LOB)		
1 Fire	\$	744,000.00
2 Allied Lines	\$	132,000.00
3 Other Liab (Occurrence)	\$	31,000.00
	\$	-
	\$	-

2022 Losses Incurred by Line of Business (LOB)		
1 Allied Lines	\$	135,000.00
2 Fire	\$	9,000.00