

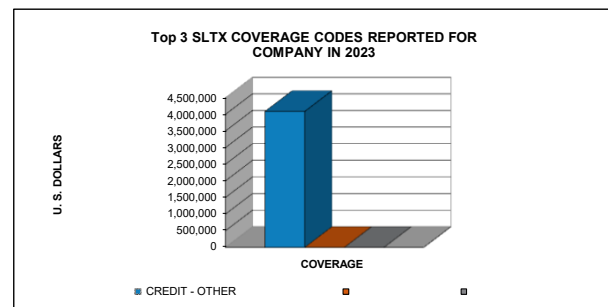
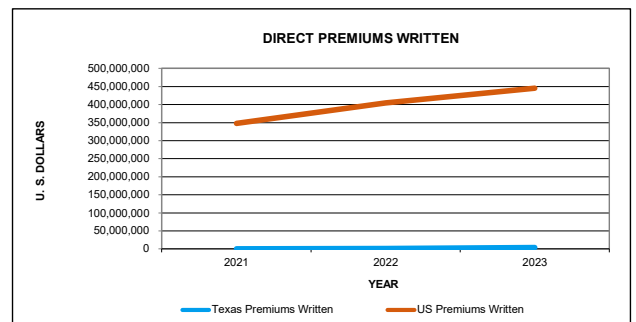
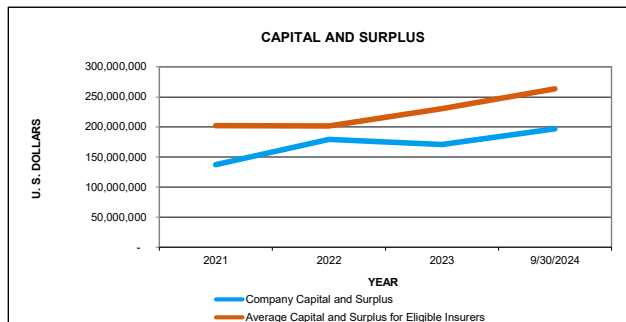
Standard Guaranty Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101139	NAIC #:	42986	AMB #:	002050

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-84	Domicile	A+	Superior	Insurance Group	
		Delaware			Assurant P&C Group	
Incorporation Date	29-Aug-60	Main Administrative Office			Parent Company	
		260 Interstate North Circle, SE		Sep-24	Assurant, Inc.	
Commenced Business	12-Sep-60	Atlanta, GA, US 30339-2110			Parent Domicile	
					Delaware	

	9/30/2024	2023	2022	2021
Capital & Surplus	196,708,000	171,180,000	179,671,000	137,304,000
Underwriting Gain (Loss)	46,792,000	47,342,000	42,392,000	31,138,000
Net Income After Tax	50,892,000	52,402,000	45,067,000	38,161,000
Cash Flow from Operations		95,991,000	71,119,000	28,401,000
Gross Premium		445,520,000	404,856,000	347,759,000
Net Premium	219,808,000	272,660,000	242,273,000	213,263,000
Direct Premium Total	403,626,000	445,521,000	404,855,000	347,760,000
Direct Premium in Texas (Schedule T)		3,312,000	907,000	96,000
% of Direct Premium in Texas		1%	0%	0%
Texas' Rank in writings (Schedule T)		31	38	41
SLTX Premium Processed		4,090,510	18,595	40,221
Rank among all Texas S/L Insurers		183	245	223
Combined Ratio		82%	81%	85%
IRIS Ratios Outside Usual Range		0	1	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
260.00%	159.00%	13.00%
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
0.00%	71.00%	5.50%
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
-5.00%	-5.00%	82.00%
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%	-4.00%	-4.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	-14.00%	
	Usual Range: Less than 25%	



2023 Texas Premiums by Line of Business (LOB)	
1 Fire	\$ 2,198,000.00
2 Allied Lines	\$ 900,000.00
3 Other Liab (Occurrence)	\$ 213,000.00
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 1,364,000.00
2 Fire	\$ 883,000.00
3 Other Liab (Occurrence)	\$ 29,000.00