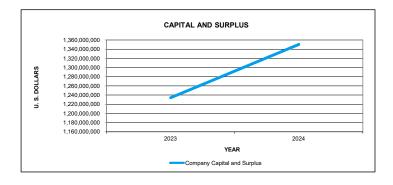
	Energ	y Insurance Mutu	al Insurance L	imited	Issue Date:	10/24/2025
Insurer #:	90102196	AIID #:	AA- 3160013	AMB #:	085496	

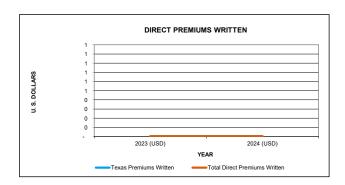
## U.S. Insurer - 2025 EVALUATION

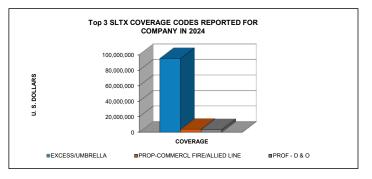
Key Information		Location	A.M. Best Rating	Group Information	
TDI Initial Date	1-Jul-90	Barbados		Insurance Group	
			_ Excellent	Energy Ins Group	
Memberships/Listings	IID Listed	U.S. Contact	Ι Δ	Parent Company	
		3000 Bayport Drive	Aug-25	NA	
Financial Size	I (USD 1.25 Billion to < 1.50 Billion	Suite 550		Parent Domicile	
	·	Tampa, FL 33607		NA	

	2024 (USD)	2023 (USD)
Capital & Surplus	1,350,349,000	1,234,116,000
Underwriting Gain (Loss)	1,162,000	(70,014,000)
Net Income After Tax	116,233,000	86,043,000
Gross Premium	566,129,000	405,543,000
Net Premium	478,281,000	322,152,000
Direct Premium	-	-
Gross Premium to Surplus Ratio	42%	33%
Net Premium to Surplus Ratio	35%	26%
SLTX Premium Processed	107,489,263	41,406,572
Rank among all Texas S/L Insurers	38	86
Texas Premium (Statement)	-	
Texas Rank in Writings (Statement)	-	-
Combined Ratio	138%	163%
Ratio Failures	1	

1-Gross Premiums to Shareholder Funds	2- Net Premiums to Shareholder Funds	3- Change in Net Premiums Written (%)
41.92%	35.42%	48.46%
Usual Range: Less than 900%	Usual Range: Less than 330%	Usual Range: Between -10% and 30%
4- Retention Ratio	5- Reserves to Liquid Assets	6- Investment Yield
84.48%	69.53%	15.90%
Usual Range: Greater than 50%	Usual Range: Less than 100%	Usual Range: Greater than 3.5%
7- Profit to Shareholder Funds	8- Reserves + Surplus to Net Premiums	9- Reserves to Surplus
12.50%	614.29%	117.58%
Usual Range: Greater than 5%	Usual Range: Greater than 150%	Usual Range: Less than 350%







(US and Non-U	IS Business)	
1 0	\$	-
2 0	\$	-
3 0	\$	-
4 0	\$	-
5 0	\$	-
2024 Losses Incurred b (US and Non-U		
1 0	\$	-
2 0	\$	-
3 0	\$	_
4 0	\$	-
4 0 5 0	\$ \$	-

2024 Gross Premiums by Class of Business

Note: The information is limited to what financial data that was made available. NAIC does an annually analysis for renewal purposes on the financial information for each of the Alien carriers

