

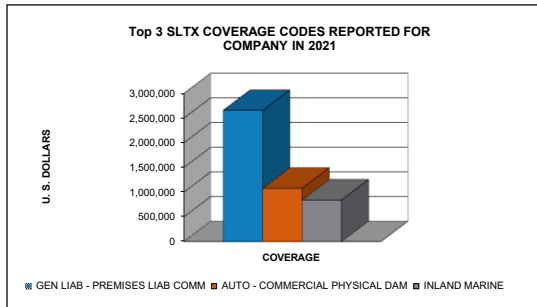
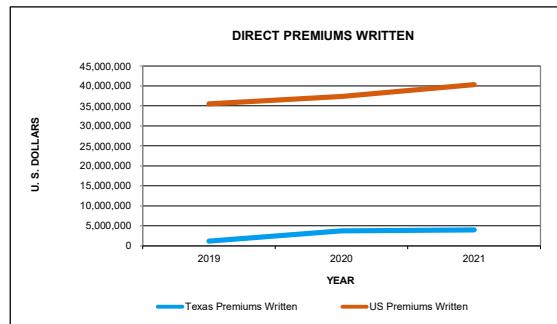
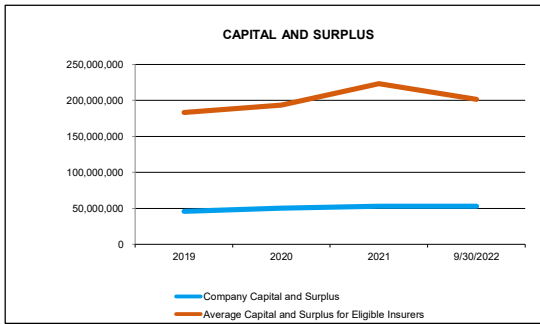
American Southern Insurance Company			Issue Date:	12/8/2022	
Insurer #:	80101017	NAIC #:	10235	AMB #:	000158

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-May-96	Domicile Kansas	A Excellent Mar-22	Insurance Group American Southern Group
Incorporation Date	14-Dec-36	Main Administrative Office 3715 Northside Parkway Atlanta, GA 30327		Parent Company Robinson Family
Commenced Business	6-Mar-37			Parent Domicile Kansas

	9/30/2022	2021	2020	2019
Capital & Surplus	52,981,000	52,724,000	50,194,000	45,827,000
Underwriting Gain (Loss)	1,952,000	3,333,000	3,334,000	2,093,000
Net Income After Tax	3,337,000	7,247,000	8,095,000	4,367,000
Cash Flow from Operations		11,953,000	7,386,000	9,302,000
Gross Premium		75,114,000	69,436,000	65,146,000
Net Premium	58,636,000	68,603,000	63,546,000	59,626,000
Direct Premium Total	30,305,000	40,326,000	37,324,000	35,575,000
Direct Premium in Texas (Schedule T)		4,013,000	3,781,000	1,245,000
% of Direct Premium in Texas		10%	10%	3%
Texas' Rank in writings (Schedule T)		4	4	8
SLTX Premium Processed		4,577,610	3,777,578	712,550
Rank among all Texas S/L Insurers		136	130	164
Combined Ratio		95%	95%	96%
IRIS Ratios Outside Usual Range		1	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
142.00%	130.00%	8.00%
<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	Investment Yield
0.00%	89.00%	2.90%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
5.00%	5.00%	74.00%
<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
12.00%	-7.00%	9.00%
<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	
	2.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 2,168,000.00
2 Comm Auto Phys Damage	\$ 1,051,000.00
3 Inland Marine	\$ 795,000.00
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
1 Comm Auto Phys Damage	\$ 438,000.00
2 Other Liab (Occurrence)	\$ 269,000.00
3 Inland Marine	\$ 217,000.00
	\$ -
	\$ -