

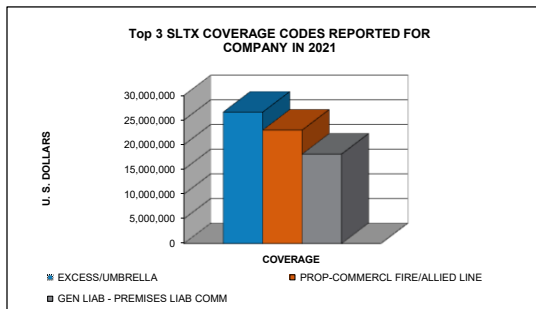
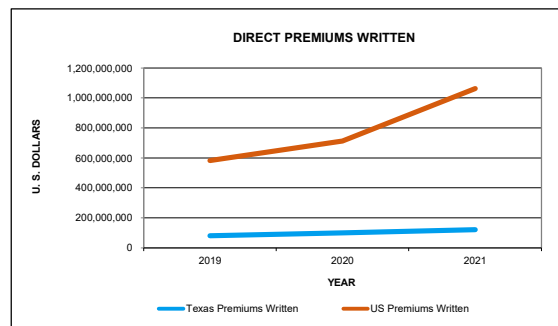
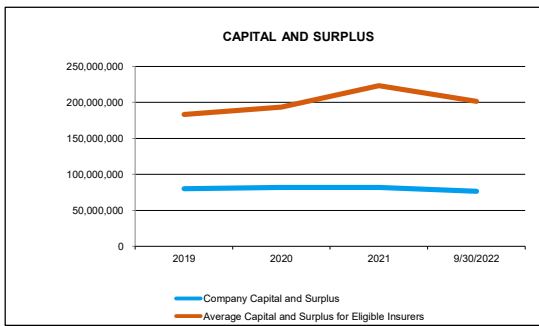
<b>Everest Indemnity Insurance Company</b>			Issue Date: 12/15/2022		
Insurer #:	80101228	NAIC #:	10851	AMB #:	012096

U.S. Insurer - 2022 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	16-Mar-98	Domicile	Delaware	A+	Superior	Insurance Group	
Incorporation Date	17-Jun-97	Main Administrative Office			Jun-22	Everest Re US Group	
Commenced Business	30-Oct-87	100 Everest Way, Warren Corporate Center Warren, NJ 07059				Parent Company Everest Re Group Ltd	
						Parent Domicile Bermuda	

	9/30/2022	2021	2020	2019
Capital & Surplus	76,732,000	81,960,000	81,741,000	80,005,000
Underwriting Gain (Loss)	(38,000)	0	0	0
Net Income After Tax	458,000	827,000	2,345,000	1,972,000
Cash Flow from Operations		107,464,000	24,374,000	62,915,000
Gross Premium		1,069,998,000	721,012,000	589,253,000
Net Premium	0	0	0	0
Direct Premium Total	913,993,000	1,063,783,000	712,000,000	583,978,000
Direct Premium in Texas (Schedule T)		121,548,000	100,328,000	81,292,000
% of Direct Premium in Texas		11%	14%	14%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		95,016,950	77,887,131	68,100,571
Rank among all Texas S/L Insurers		23	25	24
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		4	3	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	0.00%	0.00%
<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%	0.00%	0.80%
<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
0.00%	0.00%	172.00%
<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
129.00%	0.00%	0.00%
<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		
0.00%		
<i>Usual Range: Less than 25%</i>		



2021 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 39,516,000.00
2 Other Liab (Occurrence)	\$ 34,359,000.00
3 Comm Mult Peril(Liab)	\$ 18,720,000.00
4 Other Liab (Claims-made)	\$ 9,840,000.00
5 Other Comm Auto Liab	\$ 6,538,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 69,390,000.00
2 Other Liab (Occurrence)	\$ 13,325,000.00
3 Comm Mult Peril(Liab)	\$ 4,544,000.00
4 Fire	\$ 3,972,000.00
5 Other Comm Auto Liab	\$ 2,185,000.00