

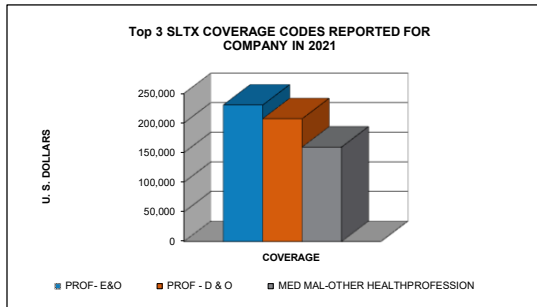
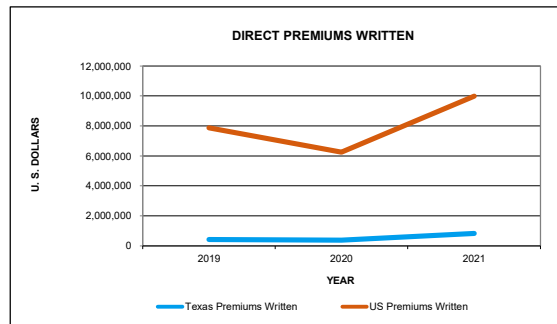
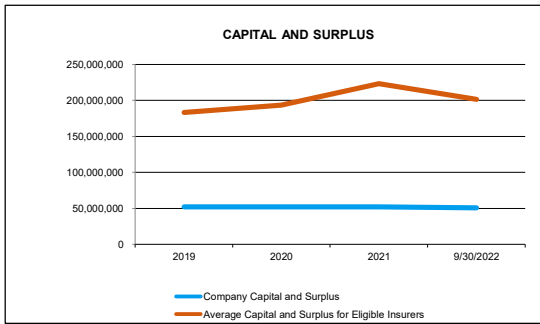
ISMIE Indemnity Company				Issue Date: 12/20/2022
Insurer #:	13765384	NAIC #:	11084	AMB# 012435

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Sep-16	Domicile Illinois	Excellent	Insurance Group ISMIE Mutual Group
Incorporation Date	18-Mar-99	Main Administrative Office 20 North Michigan Avenue Suite 700 Chicago, IL 60602	A- Jan-22	Parent Company ISMIE Mutual Insurance Company
Commenced Business	28-Dec-00			Parent Domicile Illinois

	9/30/2022	2021	2020	2019
Capital & Surplus	51,098,000	51,956,000	52,390,000	52,219,000
Underwriting Gain (Loss)	(1,142,000)	(1,521,000)	(965,000)	(1,196,000)
Net Income After Tax	(370,000)	(506,000)	155,000	(7,000)
Cash Flow from Operations		1,394,000	171,000	2,075,000
Gross Premium		10,003,000	6,254,000	7,864,000
Net Premium	3,095,000	2,200,000	(313,000)	1,230,000
Direct Premium Total	10,582,000	10,003,000	6,255,000	7,866,000
Direct Premium in Texas (Schedule T)		835,000	388,000	420,000
% of Direct Premium in Texas		8%	6%	5%
Texas' Rank in writings (Schedule T)		4	6	5
SLTX Premium Processed		842,925	193,685	718,655
Rank among all Texas S/L Insurers		193	185	162
Combined Ratio		544%	-200%	-200%
IRIS Ratios Outside Usual Range		2	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
19.00%	4.00%	999.00%
<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%	-99.00%	1.70%
<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
-1.00%	-1.00%	17.00%
<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
2.00%	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 Medical Professional Liability	\$ 505,000.00
2 Other Liab (Claims-made)	\$ 329,000.00
	\$ -
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
1 Medical Professional Liability	\$ 176,000.00
2 Other Liab (Claims-made)	\$ 42,000.00
	\$ -
	\$ -
	\$ -