

# CUMIS Specialty Insurance Company, Inc.

Issue Date: 12/9/2025

Insurer #: 8012400231

NAIC #: 12758

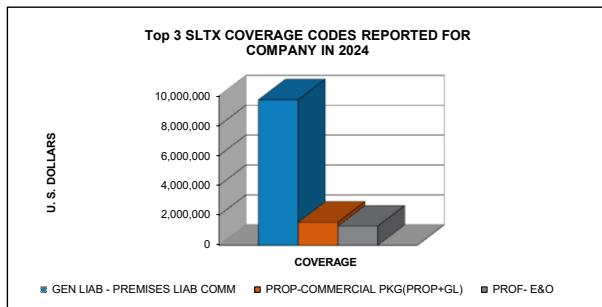
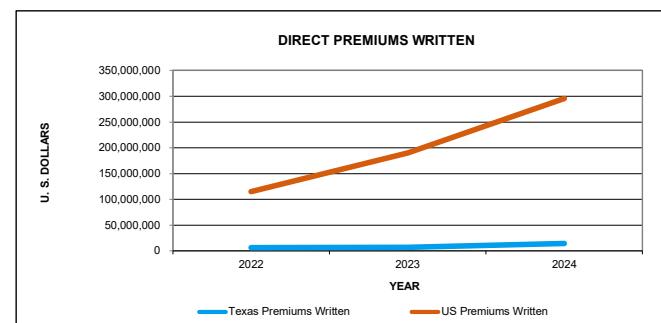
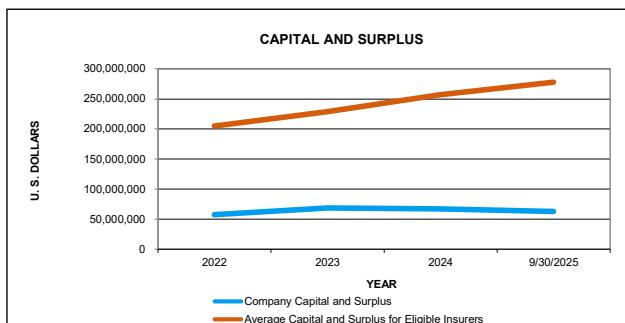
AMB #: 013757

## U.S. Insurer - 2025 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date 1-May-07	Domicile Iowa		Insurance Group CUMIS Insurance Society Group
Incorporation Date 5-Oct-06	Main Administrative Office	Excellent	Parent Company CUNA Mutual Holding Company
Commenced Business 5-Oct-06	5910 Mineral Point Road Madison, WI, US 53705	A Dec-24	Parent Domicile Iowa

	9/30/2025	2024	2023	2022
Capital & Surplus	62,849,000	67,034,000	68,924,000	57,641,000
Underwriting Gain (Loss)	(67,000)	0	0	0
Net Income After Tax	1,301,000	2,238,000	1,561,000	1,145,000
Cash Flow from Operations		(5,888,000)	9,670,000	6,138,000
Gross Premium		295,715,000	190,153,000	115,037,000
Net Premium	0	0	0	0
Direct Premium Total	315,970,000	295,714,000	190,152,000	115,036,000
Direct Premium in Texas (Schedule T)		14,295,000	7,086,000	6,532,000
% of Direct Premium in Texas		5%	4%	6%
Texas' Rank in writings (Schedule T)		4	3	4
SLTX Premium Processed		15,221,268	6,539,980	5,546,787
Rank among all Texas S/L Insurers		144	167	155
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
441.00%	0.00%	0.00%
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%	0.00%	4.20%
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
-3.00%	-3.00%	66.00%
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
57.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
	0.00%	
	Usual Range: Less than 25%	



2024 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 9,882,000.00
2 Other Liab (Claims-made)	\$ 1,181,000.00
3 Comm Mult Peril(Non-Liability)	\$ 1,171,000.00
4 Allied Lines	\$ 1,074,000.00
5 Inland Marine	\$ 537,000.00

2024 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 4,952,000.00
2 Inland Marine	\$ 1,681,000.00
3 Allied Lines	\$ 271,000.00
4 Comm Mult Peril(Non-Liability)	\$ 237,000.00
5 Other Liab (Claims-made)	\$ 204,000.00