

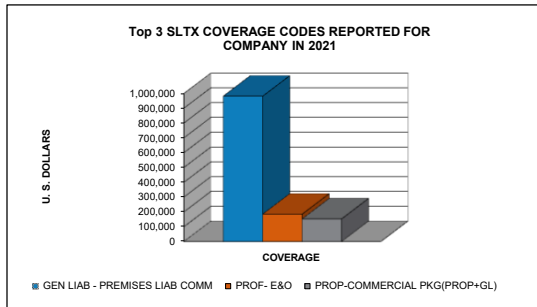
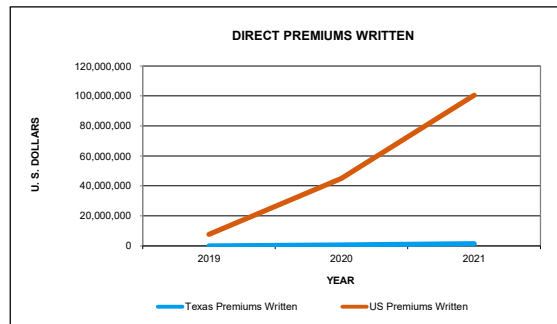
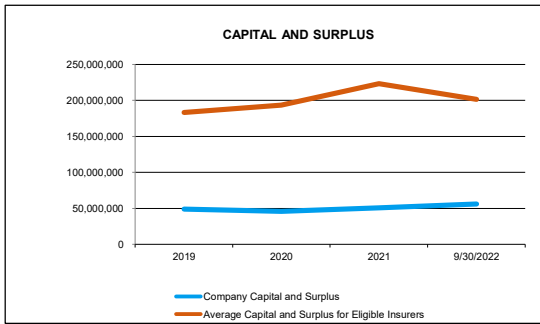
CUMIS Specialty Insurance Company, Inc.				Issue Date: 12/15/2022
Insurer #: 8012400231	NAIC #: 12758	AMB #: 013757		

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-May-07	Domicile Iowa	Excellent	Insurance Group CUMIS Insurance Society Group
Incorporation Date	5-Oct-06	Main Administrative Office 5910 Mineral Point Road Madison, WI 53705	A Mar-22	Parent Company CUNA Mutual Holding Company
Commenced Business	5-Oct-06			Parent Domicile Iowa

	9/30/2022	2021	2020	2019
Capital & Surplus	56,046,000	50,806,000	46,047,000	49,013,000
Underwriting Gain (Loss)	0	1,000	18,000	(2,000)
Net Income After Tax	813,000	1,114,000	1,694,000	1,491,000
Cash Flow from Operations		(8,396,000)	2,612,000	1,019,000
Gross Premium		100,518,000	44,987,000	7,791,000
Net Premium	0	0	0	0
Direct Premium Total	79,436,000	100,517,000	44,987,000	7,789,000
Direct Premium in Texas (Schedule T)		1,529,000	581,000	0
% of Direct Premium in Texas		2%	1%	0%
Texas' Rank in writings (Schedule T)		9	9	12
SLTX Premium Processed		1,538,823	494,793	73,436
Rank among all Texas S/L Insurers		177	172	186
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 (%)
198.00%	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%	2.80%
<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
10.00%	2.00%	23.00%
<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
21.00%	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 Other Liab (Occurrence)	\$ 691,000.00
2 Other Liab (Claims-made)	\$ 311,000.00
3 Allied Lines	\$ 258,000.00
4 Comm Mult Peril(Non-Liability)	\$ 173,000.00
5 Comm Mult Peril(Liab)	\$ 76,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 247,000.00
2 Allied Lines	\$ 221,000.00
3 Other Liab (Claims-made)	\$ 44,000.00
4 Comm Mult Peril(Non-Liability)	\$ 20,000.00