

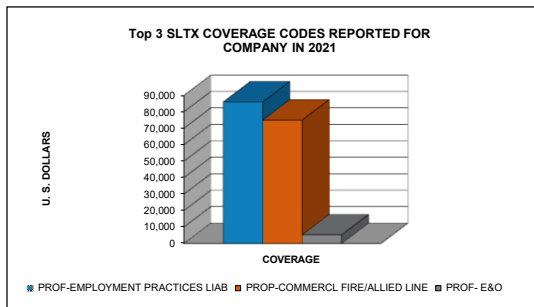
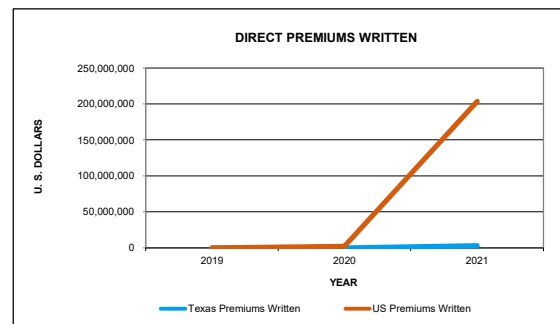
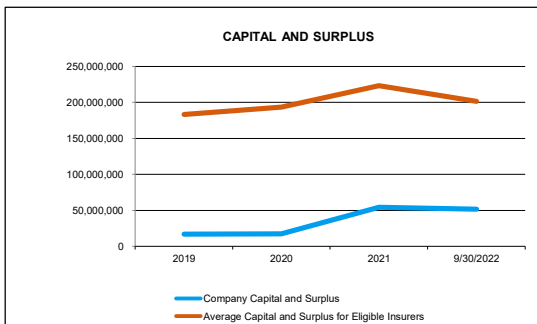
Texas Insurance Company				Issue Date: 12/20/2022	
Insurer #:	13766372	NAIC #:	16543	AMB#	022281

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	30-Nov-21	Domicile Texas	A Excellent	Insurance Group North American Casualty Group
Incorporation Date	17-Aug-84	Main Administrative Office 10805 Old Mill Road Omaha, NE, US 68154-2607	Jul-22	Parent Company AU Holding Company, Inc.
Commenced Business	21-Dec-84			Parent Domicile Delaware

	9/30/2022	2021	2020	2019
Capital & Surplus	51,395,000	54,564,000	17,523,000	17,281,000
Underwriting Gain (Loss)	(1,662,000)	3,343,000	(906,000)	1,088,000
Net Income After Tax	(1,858,000)	2,421,000	208,000	822,000
Cash Flow from Operations		(6,280,000)	(1,373,000)	2,361,000
Gross Premium		256,429,000	15,076,000	17,548,000
Net Premium	25,144,000	25,852,000	13,075,000	17,548,000
Direct Premium Total	344,739,000	203,792,000	2,001,000	0
Direct Premium in Texas (Schedule T)		3,258,000	1,000	0
% of Direct Premium in Texas		2%	0%	0%
Texas' Rank in writings (Schedule T)		14	2	1
SLTX Premium Processed		166,250		
Rank among all Texas S/L Insurers		210		
Combined Ratio		82%	108%	93%
IRIS Ratios Outside Usual Range		6	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
470.00%	47.00%	98.00%
<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
31.00%	80.00%	0.00%
<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
211.00%	12.00%	133.00%
<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
61.00%	-22.00%	-16.00%
<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	
	14.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 2,037,000.00
2 Other Liab (Claims-made)	\$ 578,000.00
3 Comm Mult Peril(Non-Liability)	\$ 418,000.00
4 Other Comm Auto Liab	\$ 150,000.00
5 Allied Lines	\$ 75,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 65,000.00
2 Other Liab (Occurrence)	\$ 39,000.00
3 Workers' Compensation	\$ 27,000.00
4 Comm Mult Peril(Non-Liability)	\$ 11,000.00
5 Allied Lines	\$ 6,000.00