

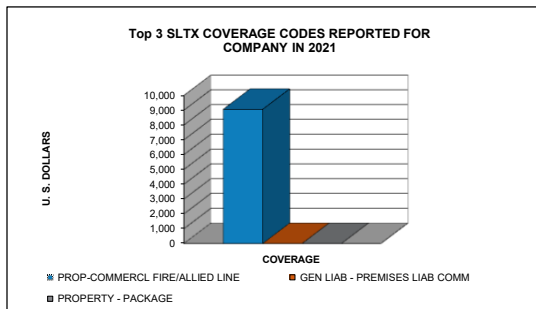
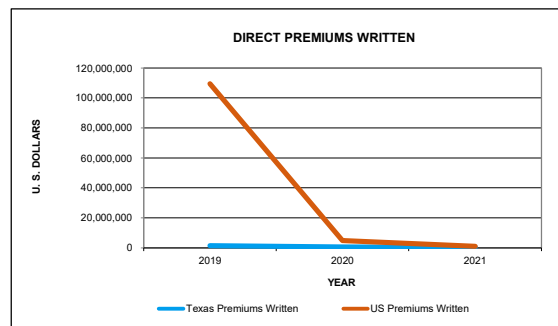
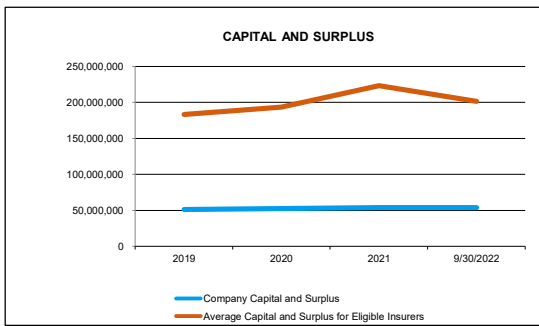
<b>Empire Indemnity Insurance Company</b>			Issue Date: 12/15/2022		
Insurer #:	80101048	NAIC #:	21334	AMB #:	002148

**U.S. Insurer - 2022 EVALUATION**

<b>Key Dates</b>		<b>Location</b>	<b>A.M. Best Rating</b>	<b>Group Information</b>
TDI Initial Date	1-Jan-81	Domicile Oklahoma	<b>A+</b> Superior Oct-22	Insurance Group Zurich Insurance Companies Group
Incorporation Date	28-Jun-57	<b>Main Administrative Office</b> 1299 Zurich Way Schaumburg, IL 60196		Parent Company Zurich Insurance Group Ltd
Commenced Business	1-Sep-58			Parent Domicile Switzerland

	9/30/2022	2021	2020	2019
Capital & Surplus	54,143,000	53,669,000	52,559,000	51,532,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	480,000	1,079,000	1,061,000	1,450,000
Cash Flow from Operations		(1,155,000)	3,816,000	(2,404,000)
Gross Premium		1,062,000	4,810,000	109,600,000
Net Premium	0	0	0	0
Direct Premium Total	518,000	1,060,000	4,809,000	109,600,000
Direct Premium in Texas (Schedule T)		569,000	640,000	1,453,000
% of Direct Premium in Texas		54%	13%	1%
Texas' Rank in writings (Schedule T)		1	2	4
SLTX Premium Processed		146	108,623	778,440
Rank among all Texas S/L Insurers		239	192	157
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	1

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
<b>2.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
<b>4- Surplus Aid Ratio</b>	<b>5- Two Year Operating Ratio</b>	<b>Investment Yield</b>
<b>0.00%</b>	<b>0.00%</b>	<b>2.40%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
<b>2.00%</b>	<b>2.00%</b>	<b>10.00%</b>
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
<b>10- Agents Balances to Surplus</b>	<b>11- One Year Development to Surplus</b>	<b>12- Two Year Development to Surplus</b>
<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
<b>13- Current Estimated Reserve Deficiency</b>		
<b>0.00%</b>		
<i>Usual Range: Less than 25%</i>		



2021 Premiums by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 260,000.00
2 Comm Auto Phys Damage	\$ 248,000.00
3 Allied Lines	\$ 32,000.00
4 Other Liab (Occurrence)	\$ 20,000.00
5 Fire	\$ 9,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 41,000.00
2 Allied Lines	\$ 41,000.00
3 Other Comm Auto Liab	\$ 22,000.00
4 Other Liab (Occurrence)	\$ 2,000.00