

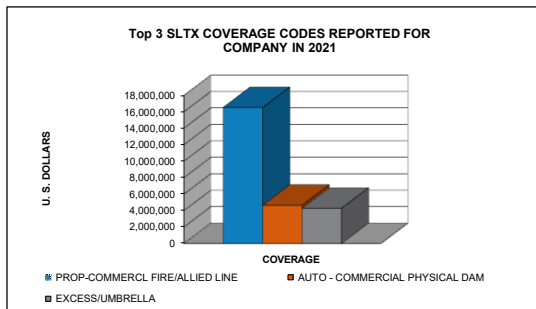
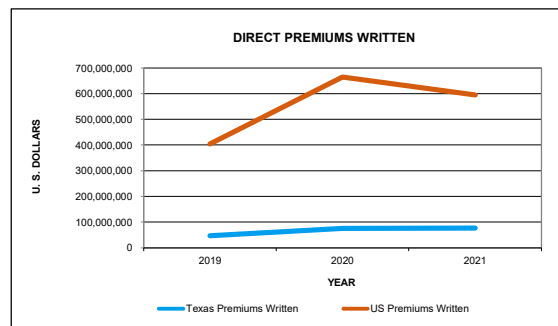
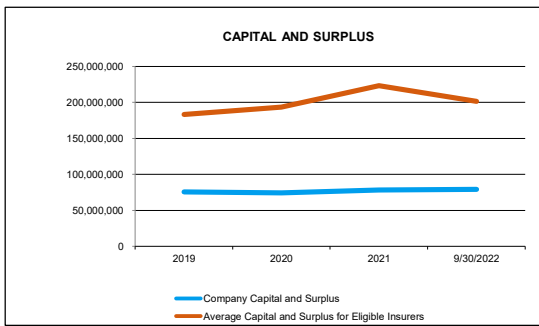
Interstate Fire & Casualty Company				Issue Date: 12/20/2022
Insurer #:	80101089	NAIC #:	22829	AMB# 002267

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-81	Domicile Illinois	A+ Superior Jun-22	Insurance Group Allianz US PC Insurance Companies
Incorporation Date	31-Oct-50	Main Administrative Office 225 W Washington Street Suite 1800 Chicago, IL 60606		Parent Company Allianz SE
Commenced Business	1-Jan-51			Parent Domicile Germany

	9/30/2022	2021	2020	2019
Capital & Surplus	79,323,000	78,368,000	74,321,000	75,469,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,392,000	3,227,000	4,075,000	2,625,000
Cash Flow from Operations		1,626,000	2,753,000	2,629,000
Gross Premium		646,011,000	715,328,000	455,909,000
Net Premium	0	0	0	0
Direct Premium Total	404,220,000	595,354,000	665,720,000	405,274,000
Direct Premium in Texas (Schedule T)		77,001,000	75,144,000	47,939,000
% of Direct Premium in Texas		13%	11%	12%
Texas' Rank in writings (Schedule T)		2	3	3
SLTX Premium Processed		35,275,299	57,236,780	54,991,465
Rank among all Texas S/L Insurers		65	39	32
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		2	2	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
824.00%	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
10.00%	0.00%	2.40%
<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
5.00%	5.00%	391.00%
<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
0.00%	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 Fire	\$ 20,547,000.00
2 Allied Lines	\$ 18,247,000.00
3 Inland Marine	\$ 10,744,000.00
4 Other Liab (Occurrence)	\$ 10,584,000.00
5 Other Liab (Claims-made)	\$ 5,415,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 25,257,000.00
2 Products Liab	\$ 12,862,000.00
3 Boiler & Machinery	\$ 11,887,000.00
4 Comm Mult Peril(Non-Liability)	\$ 4,523,000.00
5 Inland Marine	\$ 4,507,000.00