

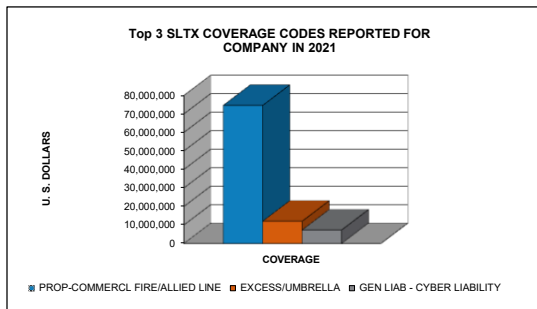
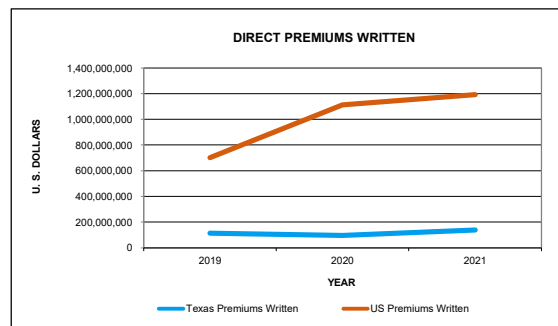
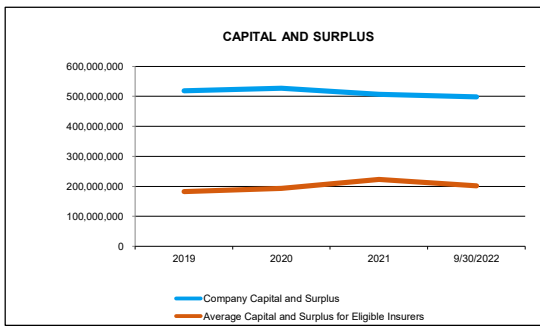
<b>Steadfast Insurance Company</b>			Issue Date: 12/20/2022		
<b>Insurer #:</b>	80101264	<b>NAIC #:</b>	26387	<b>AMB#</b>	003557

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
<b>TDI Initial Date</b>	1-Jul-90	<b>Domicile</b> Illinois	<b>A+</b> Superior	<b>Insurance Group</b> Zurich Insurance US PC Group
<b>Incorporation Date</b>	31-Jul-73	<b>Main Administrative Office</b> 1299 Zurich Way Schaumburg, IL 60196	Oct-22	<b>Parent Company</b> Zurich Insurance Group Ltd
<b>Commenced Business</b>	1-May-88			<b>Parent Domicile</b> Switzerland

	9/30/2022	2021	2020	2019
<b>Capital &amp; Surplus</b>	499,042,000	507,120,000	527,225,000	518,258,000
<b>Underwriting Gain (Loss)</b>	0	0	0	0
<b>Net Income After Tax</b>	5,767,000	13,588,000	29,194,000	32,228,000
<b>Cash Flow from Operations</b>		(42,000)	104,066,000	4,375,000
<b>Gross Premium</b>		1,267,091,000	1,205,735,000	822,437,000
<b>Net Premium</b>	0	0	0	0
<b>Direct Premium Total</b>	1,006,514,000	1,193,788,000	1,111,531,000	702,038,000
<b>Direct Premium in Texas (Schedule T)</b>		140,374,000	98,379,000	114,859,000
<b>% of Direct Premium in Texas</b>		12%	9%	16%
<b>Texas' Rank in writings (Schedule T)</b>		3	3	1
<b>SLTX Premium Processed</b>		121,069,498	89,074,127	86,069,921
<b>Rank among all Texas S/L Insurers</b>		18	20	16
<b>Combined Ratio</b>		0%	0%	0%
<b>IRIS Ratios Outside Usual Range</b>		1	0	0

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
<b>250.00%</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>6.00%</b>	<b>0.00%</b>	<b>2.90%</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>-4.00%</b>	<b>-4.00%</b>	<b>44.00%</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>1.00%</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 Comm Mult Peril(Non-Liability)	\$ 52,489,000.00
2 Other Liab (Claims-made)	\$ 22,358,000.00
3 Other Liab (Occurrence)	\$ 20,263,000.00
4 Allied Lines	\$ 18,704,000.00
5 Fire	\$ 13,258,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 60,214,000.00
2 Allied Lines	\$ 56,811,000.00
3 Other Liab (Claims-made)	\$ 22,680,000.00
4 Fire	\$ 13,693,000.00
5 Other Comm Auto Liab	\$ 3,706,000.00