Medical Security Insurance Company

					Issue Date:	12/20/2022
Insurer #:	13764754	**NAIC #:**	33090	**AMB#**	010744	

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Aug-13	**Domicile**	Excellent	**Insurance Group**
		North Carolina		Curi Holdings Group
Incorporation Date	15-Feb-88		A	**Parent Company**
		Main Administrative Office		Curi Holdings, Inc
Commenced Business	1-Mar-88	700 Spring Forest Road Suite 400	Sep-22	**Parent Domicile**
		Raleigh, NC 27609		North Carolina

	9/30/2022	2021	2020	2019
Capital & Surplus	48,955,000	17,933,000	18,096,000	18,067,000
Underwriting Gain (Loss)	(579,000)	(781,000)	(574,000)	(515,000)
Net Income After Tax	(97,000)	(155,000)	37,000	121,000
Cash Flow from Operations		(187,000)	(1,430,000)	(76,000)
Gross Premium		23,915,000	20,445,000	30,696,000
Net Premium	0	0	0	0
Direct Premium Total	27,140,000	23,915,000	20,444,000	30,695,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		20	20	23
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		3	2	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
133.00%	**0.00%**	**0.00%**
Usual Range: Less than 900%	*Usual Range: Less than 300%*	*Usual Range: Between -33% and 33%*
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	**999.00%**	**2.90%**
Usual Range: Less than 15%	*Usual Range: Less than 100%*	*Usual Range: Between 3% and 6.5%*
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-1.00%	**-1.00%**	**68.00%**
Usual Range: Between -10% and 50%	*Usual Range: Between -10% and 25%*	*Usual Range: Less than 100%*
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
67.00%	**0.00%**	**0.00%**
Usual Range: Less than 40%	*Usual Range: Less than 20%*	*Usual Range: Less than 20%*
13- Current Estimated Reserve Deficiency		
0.00%		
Usual Range: Less than 25%		

CAPITAL AND SURPLUS

DIRECT PREMIUMS WRITTEN

Top 3 SLTX COVERAGE CODES REPORTED FOR COMPANY IN 2021
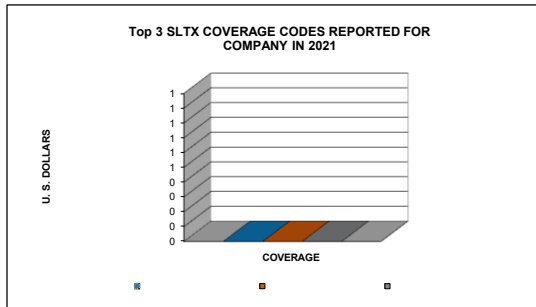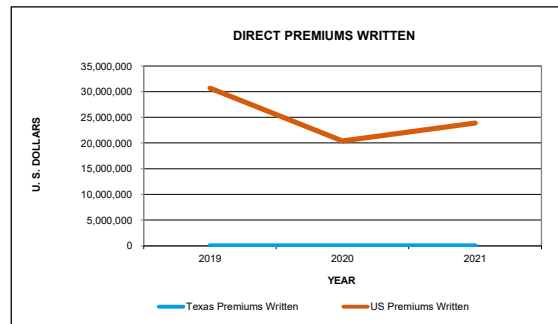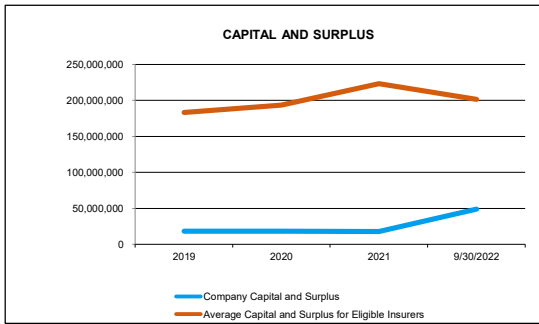
2021 Premiums by Line of Business (LOB)		
No Premiums Written in Texas in 2021	$	-
	$	-
	$	-
	$	-
	$	-

2021 Losses Incurred by Line of Business (LOB)		
No Losses Incurred in Texas in 2021	$	-
	$	-
	$	-
	$	-
	$	-

SLTX