

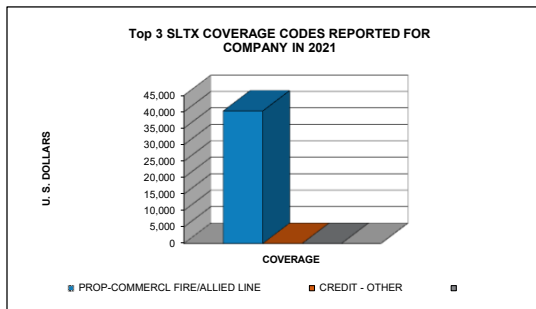
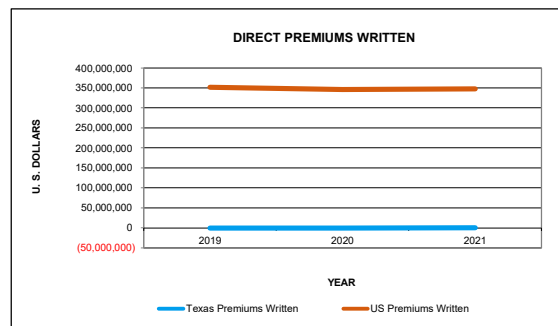
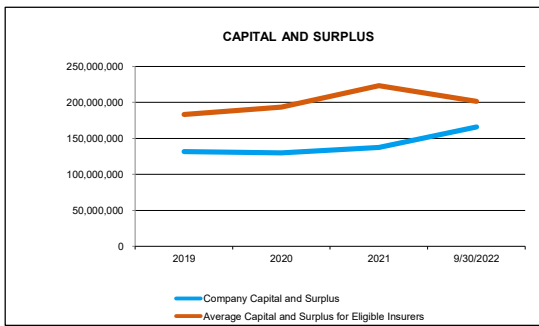
Standard Guaranty Insurance Company			Issue Date: 12/20/2022		
Insurer #:	80101139	NAIC #:	42986	AMB#	002050

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-84	Domicile Delaware	Excellent	Insurance Group
Incorporation Date	29-Aug-60	Main Administrative Office 260 Interstate North Circle SE Atlanta, GA 30339	A Aug-22	Assurant P&C Group
Commenced Business	12-Sep-60			Parent Company Assurant, Inc
				Parent Domicile Delaware

	9/30/2022	2021	2020	2019
Capital & Surplus	166,263,000	137,304,000	129,878,000	131,740,000
Underwriting Gain (Loss)	27,336,000	31,138,000	14,063,000	1,109,000
Net Income After Tax	31,472,000	38,161,000	32,942,000	23,096,000
Cash Flow from Operations		28,401,000	50,718,000	30,804,000
Gross Premium		347,759,000	346,635,000	352,323,000
Net Premium	165,938,000	213,263,000	204,842,000	196,735,000
Direct Premium Total	290,847,000	347,760,000	346,634,000	352,325,000
Direct Premium in Texas (Schedule T)		96,000	124,000	(95,000)
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		41	40	56
SLTX Premium Processed		40,221	65,729	(486,487)
Rank among all Texas S/L Insurers		223	197	233
Combined Ratio		85%	93%	100%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
253.00%	155.00%	4.00%
<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
0.00%	78.00%	4.60%
<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
6.00%	6.00%	77.00%
<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%	-5.00%	-8.00%
<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	
	-8.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)		
1 Fire	\$	23,000.00
2 Allied Lines	\$	7,000.00
3 Other Liab (Occurrence)	\$	4,000.00
	\$	-
	\$	-

2021 Losses Incurred by Line of Business (LOB)		
1 Other Liab (Occurrence)	\$	63,000.00
	\$	-
	\$	-
	\$	-
	\$	-