Data Year: 2024

November 4, 2025

NAIC IRIS Ratios
Property and Casualty

			Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement ($Thousands) Surplus as Regards Policyholders	Net Written Premiums
			1	2	3	4	5	6	7	8	9	10	11	12	13		
	Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25		
	Unusual if Equal to or Under ==>				-33			3.0	-10	-10							
R 26379	ACCREDITED SURETY & CAS CO INC	FL	1154*	59	15	95 *	122 *	1.3 *	-25 *	-40 *	118 *	98 *	4	6	22	52,094	30,743
R 39381	ADRIATIC INS CO	ND	20	20	5	0	50	4.4	6	6	17	3	-6	-8	-6	97,243	19,051
R 18236	AGENTS MUT INS CO	AR	203	45	19	14	85	2.6	8	8	26	0	1	0	-1	5,061	2,265
R 16439	ALPINE TRANSPORTATION INS CO R	HI	329	210	303 *	13	74	3.3	33	8	121 *	34	-21	-9	173 *	5,460	11,482
R 13752	AMERICAN ALLIANCE CAS CO	IL	477	297	7	0	102 *	3.1	-4	-4	97	57 *	41 *	124 *	-66	22,369	66,429
R 11598	APPLIED MEDICO LEGAL SOLUTIONS	AZ	108	82	2	2	94	1.8 *	13	8	95	37	2	-5	26 *	108,186	88,783
R 13010	BONDED BUILDERS INS CO RRG	NV	17	14	3	0	46	3.8	4	4	34	0	0	-1	-3	3,790	546
R 35955	CALIFORNIA CAS GEN INS CO OF O	OR	252	0	-100*	0	157 *	3	3	3	328 *	0	0	0	0	6,977	
R 20117	CALIFORNIA CAS IND EXCH	CA	268	225	-20	5	98	2.3	18	18	82	1	7	9	27 *	144,240	324,871
R 16181	CENTAURI NATL INS CO	LA	736	9	-15	8	119 *	0 *	-2	-2	999 *	3	0	0	9	7,360	698
R 12573	CENTAURI SPECIALTY INS CO	FL	331	20	999 *	36 *	0	1.3 *	539 *	-144 *	135 *	13	-17	50 *	0	50,958	10,060
R 44598	COLLEGE LIAB INS CO RECIP RRG	HI	36	36	-4	0	26	3.1	28	28 *	43	0	-27	-73	-9	19,493	6,950
R 10783	CORNERSTONE NATL INS CO	MO	790	123	-77 *	26 *	126 *	2 *	-53 *	-73 *	94	39	1	-23	-20	2,342	2,873
R 10003	EXCESS SHARE INS CORP	OH	29	27	168 *	0	47	2.8	15	15	72	0	-5	-9	-2	29,692	8,026
R 14032	GABLES RRG INC	VT	22	22	-14	0	58	2.5	2	2	31	0	-6	-19	-14	12,383	2,689
R 16415	GRAPH INS GRP RRG LLC	VT	999 *	999 *	-82 *	0	134 *	1.2 *	-99 *	-99 *	110 *	999 *	1650*	1106*	999 *	-6,829	6,449
R 18694	GREAT MIDWEST INS CO	TX	47	33	25	0	84	3	134 *	7	87	6	0	1	0	721,763	239,794
R 16383	HEALTHCARE PROFESSIONAL RRG IN	NC	227	216	50 *	0	99	3.7	19	-23 *	92	33	27 *	-9	-20	6,879	14,862
R 12936	HOUSTON SPECIALTY INS CO	TX	183	119	27	4	79	3.7	-12 *	17	110 *	36	-2	1	15	531,082	632,028
R 35408	IMPERIUM INS CO	TX	279	164	13	10	100 *	2.4	-54 *	-2	114 *	45 *	7	6	-17	153,116	251,756
R 11090	INCLINE CAS CO	TX	825	156	-43 *	89 *	93	2.4	-22 *	-22 *	154 *	64 *	12	46 *	74 *	64,167	100,052
R 26581	INDEPENDENCE AMER INS CO	DE	329	323 *	42 *	0	95	4.7	3	2	45	13	-4	-6	13	254,406	821,263
R 14446	MED MAL RRG INC	TN	66	48	25	0	25	2.1	20	39 *	51	0	-55	-64	-5	3,599	1,746
R 13792	NEW HOME WARRANTY INS CO A RRG	DC	363	68	-15	221 *	106 *	2.4	-12 *	-13 *	93	17	6	2	-17	5,131	3,486
R 13582	PIH HLTH INS CO RECIP RRG	HI	29	29	2	0	56	2.2	1	1	25	0	2	-12	-1	38,934	11,327

R: Revised Report C: See MPCI footnote at the beginning of this section. *: Values outside 'Usual Range'

M: Survivor of a Merger. IRIS results have been calculated based on data that is reflective of the merger.

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NAIC IRIS Ratios
Property and Casualty

				Grs Prm to Surp 1	Net Prm to Surp 2	Chg in Writ 3	Surp Aid to Surp 4	2 Yr Op Ratio 5	Inv Yield 6	Chg in Surp 7	Net Chg Adj Surp 8	Liab to Liq Asst 9	Agt Bal to Surp 10	1 Yr ResDev 11	2 Yr ResDev 12	Current ResDev 13	Annual Statement ($Thousands) Surplus as Regards Policyholders	Net Written Premiums
		Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25		
		Unusual if Equal to or Under ==>				-33			3.0	-10	-10							
R	16155	RECOVER INS CO RRG INC	HI	302	143	20	22 *	92	0.5 *	-4	-4	132 *	26	43 *	249 *	122 *	1,200	1,720
R	12907	SOUTHWEST PHYSICIANS RRG INC	SC	999 *	999 *	0	0	0	3.7	-99 *	-99 *	715 *	999 *	0	-18	0	-7,422	
R	17617	STAR VANTAGE RECIP INS EXCH	MS	10	5	999 *	0	999 *	6.9 *	999 *	999 *	8	8	0	0	0	16,860	837
	27677	STATE WORKERS INS FUND	PA	45	45	-12	0	40	4	805 *	805 *	88	0	-512	-55	-87	172,075	76,608
R	17351	TIMBER CREEK CAS INS CO INC RR	AL	223	210	129 *	0	63	0.4 *	154 *	95 *	90	0	2	-2	-2	8,373	17,612
R	18031	TOPA INS CO	CA	316	67	-47 *	4	156 *	3.2	-5	-16 *	99	10	11	51 *	-65	43,529	29,381
R	16224	TOWER HTLH RECIP RRG	SC	598	598 *	-6	0	132 *	4.8	-68 *	-109 *	132 *	448 *	160 *	176 *	114 *	1,953	11,680
	33014	TRANSPORT INS CO	OH	999 *	999 *	0	0	999 *	2 *	-99 *	-99 *	160 *	0	115 *	283 *	0	-11,810	
R	16286	UNIVERSAL CAS RRG INC	OK	67	8	-96 *	0	247 *	2.3	-8	-128 *	185 *	48 *	40 *	999 *	-231	4,904	389

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NAIC IRIS Ratios
Life, Accident and Health

			Net Chg C / S	Grs Chg C / S	Net to Inc	Adq Inv Inc	NonAdm Assets	R Es to C / S	Aff to C / S	Surplus Relief	Chg in Prem	Chg in Prod	Chg in Asset	Chg Rsv Ratio	Annual Statement ($Thousands) Capital and Surplus	Net Written Premiums
			1	2	3	4	5	6	7	8	9	10	11	12		
	Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20		
	Unusual if Equal to or Under:		-10	-10	0	125					-10			-20		
62103	COLUMBIAN MUT LIFE INS CO	NY	-93 *	-93 *	-15 *	111 *	2	15	848 *	-505 *	-13 *	1.9	0.2	20 *	2,039	117,409
R 77976	GULF GUAR LIFE INS CO	MS	24	24	46	527	0	3	0	0	-8	12.2 *	6.2 *	-3	21,931	2,979
R 56782	NATIONAL SLOVAK SOCIETY OF THE USA	PA	4	4	2	156	0	9	0	0	-5	0.8	0.3	-2	99,072	231,926
R 87963	NATIONAL TEACHERS ASSOC LIFE INS CO	TX	-6	-6	22	191	5	14	0	23	-15 *	0	0.3	-1	54,858	91,208
R 78662	SENIOR LIFE INS CO	GA	-14 *	-17 *	-1 *	43 *	14 *	13	16	863 *	-68 *	0	1.2	5	9,443	45,149
M R 56030	TRUSTED FRATERNAL LIFE	WI	1189*	1189*	3	129	0	3	0	1	393 *	10.5 *	0.6	11	161,518	74,301
R 91529	UNIMERICA INS CO	WI	-55 *	-55 *	-1 *	NR	1	0	0	0	22	0	2.9	0	81,944	519,599
R 70548	WICHITA NATL LIFE INS CO	OK	-71 *	9	-13 *	40 *	3	2	0	0	1234*	35.4 *	7.5 *	-5	16,614	59,682

R: Revised Report   M: Survivor of a merger. IRIS results have been calculated based on data that is reflective of the merger.

: Values outside 'Usual Range'   NR: No Result   U: Result automatically considered Unusual. **: 30 to -99 for over $5 million Unassigned Funds and Special Reserves, 10 to -10 for $5 million or less Unassigned Funds and Special Reserves.

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