

APR 17 2026

FILED

CERTIFICATION

April 17, 2026

I, Eric Dunning, Director of Insurance of the State of Nebraska, do hereby certify that the attached is a full and correct copy of the Financial Examination Report of

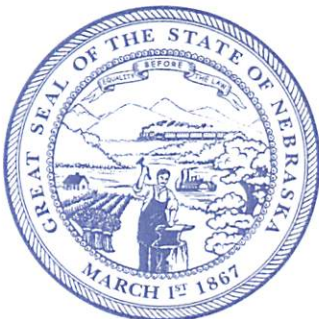
INSUREMAX INSURANCE COMPANY

AS OF

DECEMBER 31, 2024

The report is now on file and forming a part of the records of this Department.

I hereto subscribe my name under the seal of my office at Lincoln, Nebraska.



A handwritten signature in blue ink, appearing to read "Eric Dunning", is written over a horizontal line.

DIRECTOR OF INSURANCE

CERTIFICATE OF ADOPTION

Notice of the proposed report for the financial examination of

INSUREMAX INSURANCE COMPANY

100 GALLERIA PKWY SE, SUITE 800

ATLANTA, GA 30339

dated as of December 31, 2024, verified under oath by the examiner-in-charge on February 24, 2026, and received by the company on March 24, 2026, has been adopted with modification as the final report pursuant to Neb. Rev. Stat. § 44-5906(3) (a).

Dated this 7th day of April 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

A handwritten signature in black ink that reads "Tadd R. Wegner". The signature is written in a cursive style with a large initial 'T'.

Tadd Wegner, CFE
Chief Financial Regulator

STATE OF NEBRASKA

Department of Insurance

EXAMINATION REPORT

OF

INSUREMAX INSURANCE COMAPNY

as of

December 31, 2024

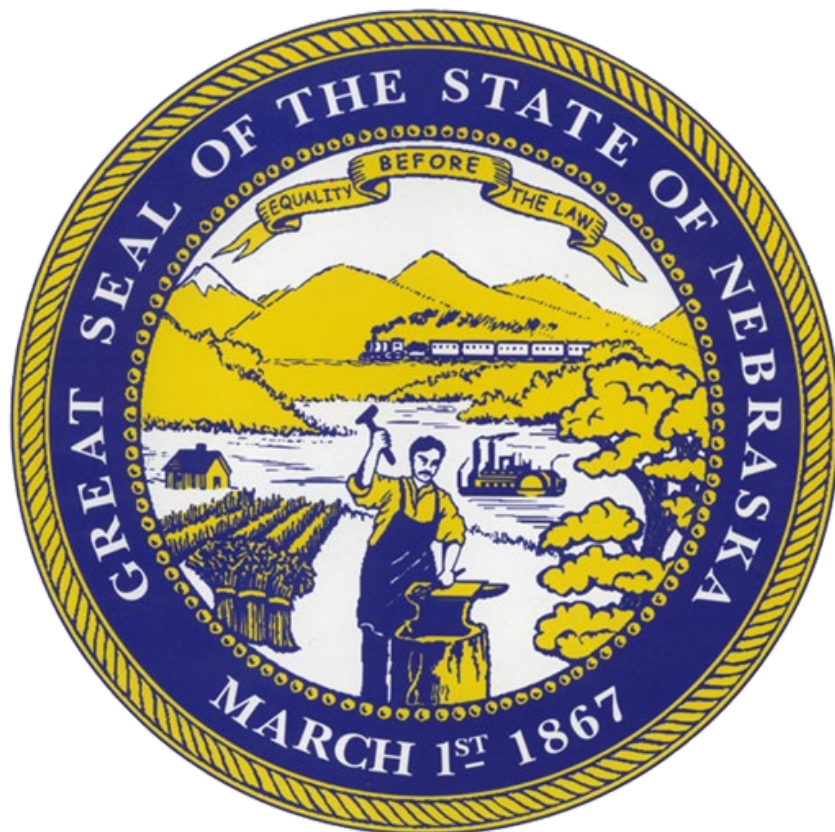


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Atlanta, Georgia
February 20, 2026

Honorable Eric Dunning
Director of Insurance
Nebraska Department of Insurance
1526 K Street, Suite 200
Lincoln, Nebraska 68508

Dear Sir:

Pursuant to your instruction and authorizations, and in accordance with statutory requirements, an examination has been conducted of the financial condition and business affairs of:

INSUREMAX INSURANCE COMPANY

which has its Statutory Home Office located at

10306 Regency Parkway Drive
Omaha, Nebraska 68114

with its Principal Executive Office located at

100 Galleria Pkwy SE, Suite 800
Atlanta, Georgia 30339

(hereinafter also referred to as the “Company”), and the report of such examination is respectfully presented herein.

INTRODUCTION

The State of Nebraska last examined the Company as of December 31, 2020. The current financial condition examination covers the intervening period to, and includes the close of business on December 31, 2024 and such subsequent events and transactions as were considered pertinent to this report. The State of Nebraska participated in this examination and assisted in the preparation of this report.

The same examination staff conducted a concurrent financial condition examination of the Company's parent, AssuranceAmerica Insurance Company (AAIC).

SCOPE OF EXAMINATION

The examination was conducted pursuant to and in accordance with both the NAIC Financial Condition Examiners Handbook (Handbook) and Section §44-5904(1) of the Nebraska Insurance Statutes. The Handbook requires that examiners plan and perform the examination to evaluate the financial condition and identify prospective risks of the Company by obtaining information about the Company, including but not limited to: corporate governance, identifying and assessing inherent risks within the Company, and evaluating system controls and procedures used to mitigate those risks. The examination also includes assessing the principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation and management's compliance with Statutory Accounting Principles and Annual Statement Instructions when applicable to domestic state regulations.

The Nebraska Department of Insurance made a general review of the Company's operations and the manner in which its business has been conducted in order to determine compliance with statutory and charter provisions. The Company's history was traced and has been set out in this report under the caption "Description of Company." All items pertaining to management and control were reviewed, including provisions for disclosure of conflicts of interest to the Board of Directors and the departmental organization of the Company. The Articles of Incorporation and By-Laws were reviewed, including appropriate filings of any changes or amendments thereto. The minutes of the meetings of the Shareholder, Board of Directors, and committees held during the examination period were read and noted. Attendance at meetings,

proxy information, election of Directors and Officers, approval of investment transactions, and authorizations of salaries were also noted.

The fidelity bond and other insurance coverages protecting the Company's property and interests were reviewed. Certificates of Authority to conduct the business of insurance in the various states were inspected, and a survey was made of the Company's general plan of operation.

Data reflecting the Company's growth during the period under review, as developed from the Company's filed annual statements, is reflected in the financial section of this report under the caption "Body of Report."

The Company's reinsurance facilities were ascertained and noted and have been commented upon in this report under the caption "Reinsurance." Accounting records and procedures were tested to the extent deemed necessary through the risk-focused examination process. The Company's method of claims handling and procedures pertaining to the adjustment and payment of incurred losses were also noted.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process. This included a review of workpapers prepared by Johnson Lambert LLP, the Company's external auditors, during their audit of the Company's accounts for the years ended December 31, 2023 and 2024. Portions of the auditor's workpapers have been incorporated into the workpapers of the examiners and have been utilized in determining the scope and areas of emphasis in conducting the examination. This utilization was performed pursuant to Title 210 (Rules of the Nebraska Department of Insurance), Chapter 56, Section 013.

Any failure of items to add to the totals shown in schedules and exhibits appearing throughout this report is due to rounding.

DESCRIPTION OF COMPANY

HISTORY

The Company was incorporated under the laws of the State of Indiana on March 6, 1998 and commenced business July 9, 1998. The Company was established to provide insurance products and services to the non-standard automobile market. AAIC, a Nebraska corporation, purchased the Company on July 21, 2017. InsureMax redomesticated to the State of Nebraska effective May 15, 2018.

The Company is a wholly owned subsidiary of AAIC, itself a wholly owned subsidiary of AssuranceAmerica Corporation (AAC), an insurance holding company incorporated in Nevada. AAC was originally a Georgia corporation that began business in 1998. In 1999, the MGA, AssuranceAmerica Managing General Agency, LLC (AAMGA) was formed. On April 1, 2003, AAC became a public company through a merger with Brainworks Ventures, Inc. In April 2013, AAC became a nonreporting company not subject to SEC reporting rules.

MANAGEMENT AND CONTROL

Holding Company

The Company is a member of an insurance holding company system as defined by Nebraska Statute. An organizational listing flowing from the “Ultimate Controlling Person,” as reported in the 2024 Annual Statement, is represented by the following (subsidiaries are denoted through the use of indentations, and unless otherwise indicated, all subsidiaries are 100% owned):

Guy W. Millner, Trustee Individual

Guy W. Millner, Trustee The Virginia W. Millner Irrevocable Trust

M.I. Holdings, Inc. (50.5% owned by Guy W. Millner, Trustee The Virginia W. Millner Irrevocable Trust)

AssuranceAmerica Corporation (52.6% owned by Guy W. Millner, Trustee Individual, 45.1% owned by M.I. Holdings)

AssuranceAmerica Insurance Company

InsureMax Insurance Company

AssuranceAmerica Managing General Agency, LLC

Catawba Insurance Company

Trustway Services, LLC

Shareholder

Article VI of the Company’s Articles of Incorporation states that, “the Corporation is authorized to issue a single class of shares. The total number of shares authorized is one million (1,000,000) at a par value of \$25/share.” One hundred thousand (100,000) shares are issued and outstanding. All shares are owned by AAIC. A capital contribution was made by AAIC in 2023 in the amount of \$1,250,000 and two additional contributions were made in 2021 totaling \$4,000,000.

Article 2, Section 2.2 of the Company’s By-Laws states that, “the annual meeting of Shareholders for the election of Directors and the transaction of such other business as may properly come before the meeting shall be held on such date and at such time as may be

designated from time to time by the Board of Directors within four (4) months after the end of each fiscal year of the Corporation.”

Board of Directors

Article 3, Section 3.2 of the Company’s By-Laws states that, “a Board of Directors shall be elected at each annual meeting of Shareholders... The initial number of Directors shall be five (5) and thereafter the number of Directors shall be not less than five (5) and not more than seven (7), the exact number within such minimum and maximum limits to be fixed and determined from time to time by resolution of a majority of the Board of Directors... Each Director shall serve for a term of one (1) year or until the election and qualification of his successor or until his earlier resignation or removal as provided in the Articles of Incorporation or these By-Laws.”

Article 3, Section 3.4 of the Company’s By-Laws states that, “the Board of Directors shall, at the close of each annual meeting of Shareholders and without further notice other than these By-laws... hold a regular meeting for the election of Officers and the transaction of any other business... The Board of Directors may from time to time provide for the holding of regular meetings with or without notice and may fix the times and places at which such meetings are to be held.”

The following persons were serving as Directors at December 31, 2024:

<u>Name and Residence</u>	<u>Principal Occupation</u>
Guy Millner Atlanta, Georgia	Chairman of the Board AssuranceAmerica Corporation
Larry Harr Omaha, Nebraska	Partner at Lamson Dugan and Murray LLP
Scott Pitrone Decatur, Georgia	President and Chief Executive Officer AssuranceAmerica Corporation, AssuranceAmerica Insurance Company and InsureMax Insurance Company
Joseph Skruck Marietta, Georgia	President and Chief Executive Officer AssuranceAmerica Corporation

The number of Directors serving as of December 31, 2024 was not in compliance with Article III, Section 2 of the Company’s By-Laws. Company management explained that the termination of Director Daniel Scruggs in December 2024 resulted in the shortfall. The Board of Directors was restored to the correct size in the following quarter through a Shareholder resolution effective on January 1, 2025.

Officers

Article 4, Section 4.1 of the Company’s By-Laws states that, “the Officers of the Corporation shall be the President, Chairman of the Board of Directors, Senior Vice President, Chief Executive Officer, Chief Financial Officer, and the Secretary, each of whom shall initially be elected as soon as convenient by the Board of Directors and thereafter, in the absence of earlier resignations or removals, shall be elected at the first meeting of the Board of Directors following each annual meeting of Shareholders... Any person may hold more than one office if the duties can be consistently performed by the same person and to the extent permitted by the laws of the State of Nebraska.

The following is a listing of Senior Officers elected and serving the Company at December 31, 2024:

<u>Name</u>	<u>Office</u>
Scott Pitrone	President and Chief Executive Officer
Jay Rine	Executive Vice President and Chief Financial Officer
Eric Martinez	Vice President and Secretary
Beech Turner	Assistant Vice President and Controller

Committees

The Company's By-Laws do not require the establishment of any specific committees of the Board however, the Company maintained an Audit Committee and a Compensation Committee to serve the needs of the Corporation and its wholly owned subsidiaries.

The following persons were serving on the Audit Committee on December 31, 2024:

Mark Hain	Paul Garcia
William O-Keefe	

The following persons were serving on the Compensation Committee on December 31, 2024:

Mark Hain	Paul Garcia
Sam Zamarripa	

TRANSACTIONS WITH AFFILIATES

Management Agreement

Effective June 18, 2004, AAIC and AAMGA entered into a management agreement. The agreement was amended July 9, 2018 to add the Company. Under the terms of the agreement, the Company and AAIC appoints AAMGA to manage their insurance business. AAMGA operates much like an insurance carrier by developing products, filing rates, underwriting risks, marketing the product, and adjusting the claims. AAMGA is paid a commission on premiums written in recognition of the policy acquisition and service expenses borne by AAMGA equal to the rate of

ceding commission the Company receives pursuant to its reinsurance agreements. AAMGA pays the Company a fronting fee equal to 2% of premium written by AAMGA, with the option to agree to a higher fronting fee. In addition, the Company agrees to reimburse AAMGA for loss adjustment expenses in an amount equal to a sum of: 1) 100% of the actual general and administrative expenses of the AAMGA claims department, plus 2) 40% of certain general and administrative expenses, plus 3) 25% of salary, payroll taxes, and benefit expenses for management and the compliance department, plus 4) 100% of allocated loss adjustment expenses. Reimbursements will be proportional based upon written premiums of the Company and its parent, AAIC.

Intercompany Tax Allocation Agreement

On April 30, 2004, AAC and AAIC entered into a tax allocation agreement. The agreement was amended July 9, 2018 to add the Company. AAC, the Company, and AAIC agree that for each taxable period, each member of the affiliated group shall be liable for the tax it would be required to pay based upon a computation of its separate company tax. Each member of the affiliated group which incurs a loss will receive a refund of tax based upon a computation of its separate company tax.

TERRITORY AND PLAN OF OPERATION

As evidenced by current or continuous Certificates of Authority, the Company is licensed to transact business in the following states:

Alabama	Arizona	Arkansas	Florida	Georgia
Indiana	Kansas	Mississippi	Missouri	Nebraska
Nevada	Ohio	Oklahoma	Pennsylvania	South Carolina
Tennessee	Texas	Virginia	Wisconsin	

The Company writes non-standard automobile insurance including liability and physical damage through independent agents. The Company also writes an immaterial

amount of Accidental Death & Dismemberment and renters insurance. The Company's home office is in Atlanta, Georgia with claims offices located in Tampa, Florida, McAllen, Texas and Dallas, Texas.

REINSURANCE

Ceded

Effective January 1, 2024, the Company and AAIC entered into a new quota share reinsurance agreement with Hannover Re and American Family Connect Property and Casualty Insurance Company (American Family) for the 2024 treaty year business. The quota share reinsurance agreement is a continuation of treaty year coverage with similar terms that has been in place since before the Company's redomestication to Nebraska. The most significant current year change was the addition of American Family as one of the parties to the reinsurance relationship along with Hannover Re. Under the terms of the reinsurance agreement in place, the Company cedes 70% of the business classified as private passenger automobile liability (including but not limited to bodily injury liability coverage, property damage liability, personal injury protection, medical payments, and uninsured and underinsured motorist protection), and physical damage. Hannover Re assumes 90% and American Family assumes 10% of the business ceded. The limits of liability of the Company with respect to any one policy shall be deemed not to exceed the minimum statutory limits of liability in each respective state or as set forth in the contract with the exception of Virginia where the Company may offer higher limits. The Reinsurer's liability for losses incurred plus ceding commission shall not exceed 130.5% (Hannover Re) or 140% (American Family) of the collected Net Premiums Earned for the term of the contract. The Company receives a 20.5% (Hannover Re) or 21.0% (American Family) ceding commission on net written premium ceded and paid.

Effective May 15, 2022, the Company entered into a two-year excess of loss catastrophe reinsurance agreement covering private passenger automobile physical damage in all states. Reinsurance participants include American Agricultural Insurance Company (35%), Allianz Global Risk US Insurance Company (25%), and Shelter Mutual Insurance Company (40%), and is essentially the same coverage provided by a two-year contract entered into in May 2020. This contract was renewed for another two-year term with an effective date of May 15, 2024. The participating reinsurers are American Agricultural Insurance Company (50%), and Shelter Mutual Insurance Company (40%) with 10% retained by the company. Changes to the limits of liability were also made with respect to each loss occurrence for the ultimate net loss over and above an initial ultimate net loss of \$1,000,000 each event, such as a storm or flood, subject to a first layer limit of liability to reinsurers of \$3,000,000 each event, and further subject to a limit of liability to reinsurers of \$6,000,000 with respect to all events commencing during the term of the contract. A second layer of excess coverage exists in excess of \$4,000,000 which is subject to limit of liability of \$6,000,000 for each event, and further subject to a limit of liability of \$12,000,000 with respect to all events commencing during the term of the contract

General

All contracts reviewed contained standard insolvency, arbitration, errors and omissions, and termination clauses where applicable. All contracts contained the clauses necessary to assure reinsurance credits could be taken.

BODY OF REPORT

GROWTH

The following comparative data reflects the growth of the Company during the period covered by this examination:

	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
Bonds	\$ 21,119,446	\$ 22,004,758	\$ 25,717,455	\$ 32,711,451
Cash and cash equivalents	1,433,186	2,356,373	4,707,096	11,083,349
Admitted assets	42,708,155	47,204,147	54,635,152	92,175,090
Loss reserves	8,534,184	8,626,765	8,449,627	12,505,683
Total liabilities	32,780,375	36,636,171	39,114,128	70,498,564
Capital and surplus	9,927,780	10,567,976	15,521,024	21,676,526
Premiums earned	22,909,041	25,418,738	26,914,659	41,219,441
Net investment income	231,312	336,341	693,404	1,148,867
Losses incurred	16,698,753	17,712,895	16,849,035	23,659,338
Net income	(663,808)	568,629	3,842,560	6,067,343

FINANCIAL STATEMENTS

The following financial statements are based on the statutory financial statements filed by the Company with the State of Nebraska Department of Insurance and present the financial condition of the Company for the period ending December 31, 2024. The accompanying comments on financial statements reflect any examination adjustments to the amounts reported in the annual statements and should be considered an integral part of the financial statements. A reconciliation of the capital and surplus account for the period under review is also included.

FINANCIAL STATEMENT
December 31, 2024

<u>Assets</u>	<u>Assets</u>	<u>Assets Not Admitted</u>	<u>Net Admitted Assets</u>
Bonds	\$32,711,451		\$32,711,451
Cash, cash equivalents, and short-term investments	<u>11,083,349</u>		<u>11,083,349</u>
Subtotal, cash and invested assets	\$43,794,800		\$43,794,800
Investment income due and accrued	193,301		193,301
Uncollected premiums and agents' balances in the course of collection	773,987	\$ 7,407	766,580
Deferred premiums	38,197,185		38,197,185
Amounts recoverable from reinsurers	5,292,912		5,292,912
Other amounts receivable under reinsurance contracts	2,566,939		2,566,939
Net deferred tax asset	414,622		414,622
Receivables from parent, subsidiaries and affiliates	948,751		948,751
Prepaid expenses	22,568	22,568	
Prepaid insurance	<u>70,410</u>	<u>70,410</u>	<u> </u>
Totals	<u>\$92,75,475</u>	<u>\$100,385</u>	<u>\$92,175,090</u>

Liabilities, Surplus, and Other Funds

Losses	\$12,505,683
Loss adjustment expenses	4,517,321
Other expenses	209,897
Taxes, licenses and fees	2,978,211
Current federal and foreign income taxes	493,878
Unearned premiums	15,442,894
Ceded reinsurance premiums payable	29,134,805
Payable to parent, subsidiaries and affiliates	4,945,345
Pending escheatment	253,887
Policy fees cancellation reserve	13,700
Other liabilities	<u>2,943</u>
Total liabilities	<u>\$70,498,564</u>
Common capital stock	\$ 2,500,000
Gross paid in and contributed surplus	17,740,000
Unassigned funds (surplus)	<u>1,436,526</u>
Total capital and surplus	<u>\$21,676,526</u>
Totals	<u>\$92,175,090</u>

STATEMENT OF INCOME – 2024

Underwriting Income

Premiums earned	\$41,219,441
Losses incurred	\$23,659,338
Loss adjustment expenses incurred	(1,086,000)
Other underwriting expenses incurred	<u>14,714,499</u>
Total underwriting deductions	<u>\$37,287,837</u>
Net underwriting gain	<u>\$ 3,931,604</u>

Investment Income

Net investment income earned	\$ 1,148,867
Net realized capital gain	<u>85</u>
Net investment gain	<u>\$ 1,148,952</u>

Other Income

Net gain (loss) from agents' or premium balances charged off	\$ (386,856)
Finance and service charges not included in premiums	8,803,232
Service charges related to fee income	(8,762,579)
Fronting fee income	3,003,345
Policy fees cancelation reserve	<u>(5,300)</u>
Total other income	<u>\$ 2,651,842</u>
Net income before dividends to policyholders and federal income taxes	\$ 7,732,398
Federal income taxes incurred	<u>1,665,055</u>
Net income	<u>\$ 6,067,343</u>

CAPITAL AND SURPLUS ACCOUNT

	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>20X24</u>
Capital and surplus, beginning	\$6,574,997	\$ 9,927,780	\$10,567,976	\$15,521,024
Net income	\$ (663,808)	\$ 568,629	\$ 3,842,560	\$ 6,067,343
Change in net deferred income tax	130,359	27,281	(181,347)	64,253
Change in nonadmitted assets	(113,768)	44,286	41,836	23,906
Capital transferred to surplus	500,000			
Surplus paid in	<u>3,500,000</u>	_____	1,250,000	_____
Net change for the year	<u>\$3,352,783</u>	<u>\$ 640,196</u>	<u>\$ 4,953,049</u>	<u>\$ 6,155,502</u>
Capital and surplus, ending	<u>\$9,927,780</u>	<u>\$10,567,976</u>	<u>\$15,521,024</u>	<u>\$21,676,526</u>

EXAMINATION CHANGES IN FINANCIAL STATEMENTS

Unassigned funds (surplus) in the amount of \$1,436,526, as reported in the Company's 2024 Annual Statement, has been accepted for examination purposes. Examination findings, in the aggregate, were considered to have no material effect on the Company's financial condition.

COMPLIANCE WITH PREVIOUS RECOMMENDATIONS

The recommendations appearing in the previous report of examination are reflected below together with the remedial actions taken by the Company to comply therewith:

Custodial Agreement – It is recommended that the Company amend its custodial agreement with Regions Bank so that it complies with all clauses of Title 210, Chapter 81.

Actions: The Company has not complied with this recommendation. This recommendation will be repeated under the caption "Commentary on Current Examination Findings" in this report.

Approval of Investment Transactions and Investment Plan – It is recommended that the Company ensure that its Board of Directors, or subsidiary committee, approves quarterly investment activity, that this activity is in line with the written plan, and that these approvals be specifically documented in meeting minutes. It is also recommended that the investment plan be approved on at least an annual basis. It is noted that the Company provided subsequent documentation which demonstrated that this recommendation had already been implemented.

Actions: The Company has complied with this recommendation.

By-Laws – It is recommended that the Company amend its By-Laws to comply with Nebraska Revised Statute 44-211.

Actions: The Company has complied with this recommendation.

Annual Meeting of the Shareholder – It is recommended that the Company ensure an annual meeting of the Shareholder take place and that minutes for the meeting are retained which reflect the election of Directors in accordance with the Company’s By-Laws.

Actions: The Company has complied with this recommendation.

COMMENTARY ON CURRENT EXAMINATION FINDINGS

Custodial Agreements

Review of the Company’s custodial agreement with US Bank and with Wachovia Bank revealed that the agreements did not comply with Nebraska Administrative Code Title 210, Chapter 81.

It is recommended that the Company complies with Nebraska Administrative Code Title 210, Chapter 81 and amends its custodial agreements to include all provisions.

Reinsurance Intermediary Financial Statements

In reviewing the organization’s relationships with its reinsurance intermediaries the exam noted that the organization did not obtain financial statements from its’ reinsurance intermediaries during the examination period and thus were not in compliance with Neb. Rev. Stat. §44-5606(3) which states “An insurer shall annually obtain a copy of statements of the financial condition of each reinsurance intermediary-broker with which it transacts business.”

It is recommended that the Company complies with Neb. Rev. Stat. §44-5606(3) by obtaining financial statements from its reinsurance intermediaries on an annual basis.

SUMMARY OF COMMENTS AND RECOMMENDATIONS

The following comments and recommendations have been made as a result of this examination:

Custodial Agreements - It is recommended that the Company complies with Nebraska Administrative Code Title 210, Chapter 81 and amends its custodial agreements to include all provisions.

Reinsurance Intermediary Financial Statements - It is recommended that the Company complies with Neb. Rev. Stat. §44-5606(3) by obtaining financial statements from its reinsurance intermediaries on an annual basis.

ACKNOWLEDGMENT

The courteous cooperation extended by the Officers and employees of the Company during this examination is hereby acknowledged.

In addition to the undersigned, Caden Boesiger, CFE, Meredith Clark, and Lucas Pfeifer, Financial Examiners; Gary Evans, CFE, CISA Information Systems Specialist; and Michael Muldoon, MAAA, ASA, FSA, and Nguyen Thai, Actuarial Examiners; all with the Nebraska Department of Insurance, participated in this examination and assisted in the preparation of this report.

Respectfully submitted,



Brian Davis, CFE, PIR
Examiner-in Charge
Department of Insurance
State of Nebraska

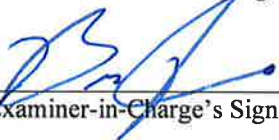
State of Nebraska,

County of Lancaster,

Brian Davis, being duly sworn, states as follows:

1. I have authority to represent the Department of Insurance of the State of Nebraska in the examination of AssuranceAmerica Insurance Company and InsureMax Insurance Company.
2. The Department of Insurance of the State of Nebraska is accredited under the National Association of Insurance Commissioners Financial Regulation Standards and Accreditation.
3. I have reviewed the examination work papers and examination report, and the examination of AssuranceAmerica Insurance Company and InsureMax Insurance Company was performed in a manner consistent with the standards and procedures required by the Department of Insurance of the State of Nebraska.

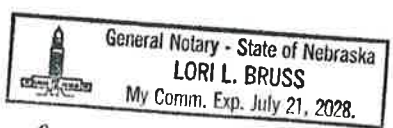
The affiant says nothing further.



Examiner-in-Charge's Signature

Subscribed and sworn before me by Brian Davis on this 24th day of February, 2026.

(SEAL)





Notary Public

My commission expires July 21, 2028 [date].