

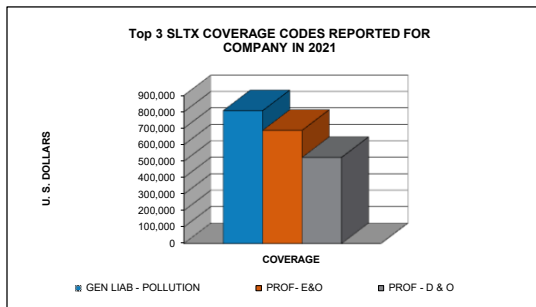
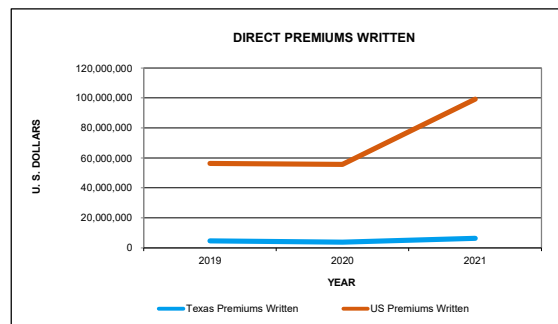
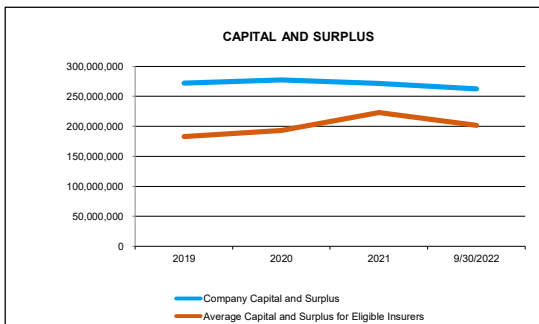
<b>Pacific Insurance Company, Limited</b>			Issue Date: 12/20/2022	
Insurer #:	80101116	NAIC #:	10046	AMB# 011654

**U.S. Insurer - 2022 EVALUATION**

Key Dates		Location	A.M. Best Rating		Group Information
TDI Initial Date	1-Jan-93	Domicile Connecticut	<b>A+</b>	Superior	Insurance Group Hartford Insurance Group
Incorporation Date	24-May-94	Main Administrative Office One Hartford Plaza Hartford City, US, 06155-0001		Aug-22	Parent Company Hartford Financial Service Group, Inc
Commenced Business	26-Jan-95			Parent Domicile Delaware	

	9/30/2022	2021	2020	2019
Capital & Surplus	262,535,000	271,424,000	277,861,000	271,890,000
Underwriting Gain (Loss)	11,816,000	13,223,000	16,338,000	9,778,000
Net Income After Tax	21,242,000	27,754,000	35,391,000	30,451,000
Cash Flow from Operations		55,663,000	41,546,000	38,825,000
Gross Premium		285,139,000	227,743,000	236,435,000
Net Premium	152,610,000	185,821,000	171,839,000	180,072,000
Direct Premium Total	83,356,000	99,207,000	55,803,000	56,367,000
Direct Premium in Texas (Schedule T)		6,553,000	3,863,000	4,582,000
% of Direct Premium in Texas		7%	7%	8%
Texas' Rank in writings (Schedule T)		4	4	4
SLTX Premium Processed		3,779,162	4,540,302	3,513,528
Rank among all Texas S/L Insurers		142	125	128
Combined Ratio		93%	91%	95%
IRIS Ratios Outside Usual Range		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>105.00%</b>	<b>68.00%</b>	<b>8.00%</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>0.00%</b>	<b>79.00%</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>-2.00%</b>	<b>-2.00%</b>	<b>69.00%</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>4.00%</b>	<b>-4.00%</b>	<b>-6.00%</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>-10.00%</b>	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 3,538,000.00
2 Other Liab (Occurrence)	\$ 1,329,000.00
3 Other Comm Auto Liab	\$ 867,000.00
4 Products Liab	\$ 643,000.00
5 Credit	\$ 175,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 289,000.00
2 Comm Auto Phys Damage	\$ 288,000.00
3 Other Comm Auto Liab	\$ 248,000.00
4 Other Liab (Claims-made)	\$ 234,000.00
5 Products Liab	\$ 129,000.00