Discover Specialty Insurance Company			Issue Date:	12/8/2020
Insurer #: 10589484	**NAIC #:** 10213		**AMB #:** 011763	

U.S. Insurer - 2020 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	12-Jul-99	**Domicile** Connecticut	A++ Superior	**Insurance Group** Travelers Group
Incorporation Date	28-Apr-95	**Main Administrative Office**	Oct-20	**Parent Company** The Travelers Companies, Inc
Commenced Business	5-May-95	One Tower Square Hartford, CT 06183		**Parent Domicile** Minnesota

	9/30/2020	2019	2018	2017
Capital & Surplus	40,549,000	36,826,000	36,420,000	36,634,000
Underwriting Gain (Loss)	0	756,000	424,000	193,000
Net Income After Tax	5,352,000	3,234,000	2,769,000	2,577,000
Cash Flow from Operations		5,554,000	5,301,000	5,626,000
Gross Premium		35,524,000	33,686,000	31,965,000
Net Premium	(16,055,000)	35,524,000	33,686,000	31,965,000
Direct Premium Total	0	0	0	0
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		98%	99%	99%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
96.00%	**96.00%**	**5.00%**
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%	**89.00%**	**3.00%**
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%**	**69.00%**
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**
12.00%	**0.00%**	**-2.00%**
Usual Range: Less than 40%	*Usual Range: Less than 20%*	*Usual Range: Less than 20%*
13- Current Estimated Reserve Deficiency		
3.00%		
Usual Range: Less than 25%		

CAPITAL AND SURPLUS

DIRECT PREMIUMS WRITTEN

SLTX