

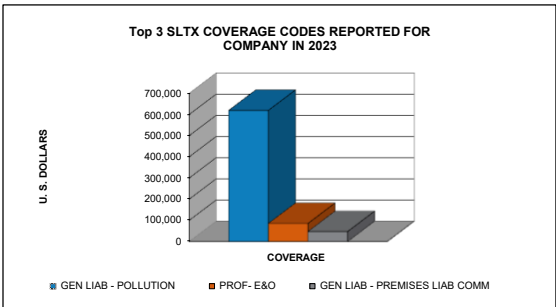
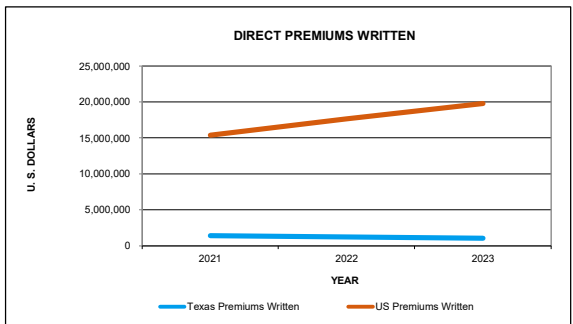
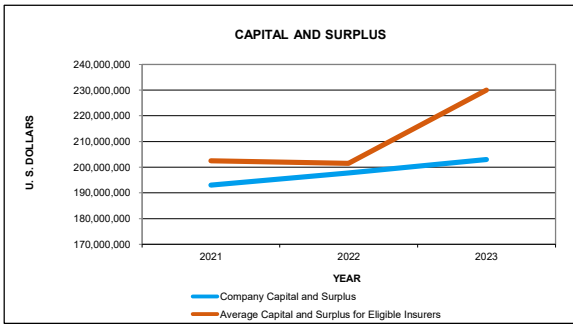
<b>St. Paul Surplus Lines Insurance Company</b>				Issue Date: 10/1/2024
<b>Insurer #:</b>	80101132	<b>NAIC #:</b>	30481	<b>AMB #:</b> 003592

U.S. Insurer - 2024 EVALUATION

<b>Key Dates</b>	<b>Location</b>	<b>A.M. Best Rating</b>	<b>Group Information</b>
TDI Initial Date: 1-Jan-81	Domicile: Delaware	<b>A++</b> Superior Aug-24	Insurance Group: Travelers Group
Incorporation Date: 22-Feb-74	<b>Main Administrative Office</b> One Tower Square, Hartford, CT, US 06183		Parent Company: The Travelers Companies, Inc
Commenced Business: 22-Feb-74			Parent Domicile: Minnesota

	6/30/2024	2023	2022	2021
Capital & Surplus	205,713,000	203,006,000	197,790,000	193,142,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	2,325,000	4,178,000	3,834,000	3,843,000
Cash Flow from Operations		6,516,000	3,057,000	8,489,000
Gross Premium		19,788,000	17,655,000	15,394,000
Net Premium	-	0	0	0
Direct Premium Total	10,078,000	19,791,000	17,655,000	15,394,000
Direct Premium in Texas (Schedule T)		1,082,000	1,240,000	1,428,000
% of Direct Premium in Texas		5%	7%	9%
Texas' Rank in writings (Schedule T)		4	3	2
SLTX Premium Processed		825,424	798,094	1,116,121
Rank among all Texas S/L Insurers		225	213	186
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	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>10.00%</b>	<b>0.00%</b>	<b>0.00%</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>6- Investment Yield</b>
<b>0.00%</b>	<b>0.00%</b>	<b>3.00%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 2% and 5.5%</i>
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
<b>3.00%</b>	<b>3.00%</b>	<b>2.00%</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>0.00%</b>	<b>0.00%</b>	<b>0.00%</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>0.00%</b>		
<i>Usual Range: Less than 25%</i>		



2023 Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 731,000.00
2 Other Liab (Occurrence)	\$ 351,000.00
	\$ -
	\$ -
	\$ -

2023 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 1,148,000.00
2 Other Liab (Occurrence)	\$ 474,000.00
3 Inland Marine	\$ 189,000.00
	\$ -
	\$ -

