

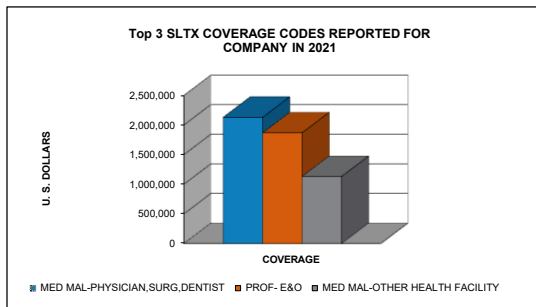
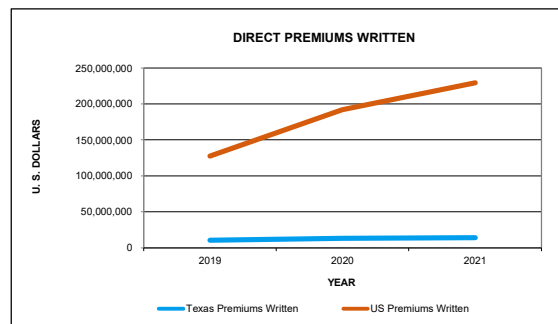
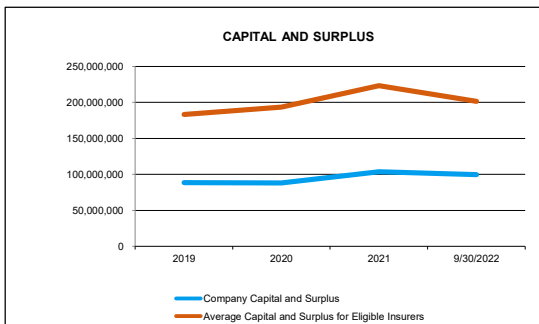
TDC Specialty Insurance Company				Issue Date: 12/20/2022
Insurer #: 80101263	NAIC #: 34487	AMB# 010763		

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Sep-90	Domicile District of Columbia	A Excellent	Insurance Group Doctors Company Insurance Group
Incorporation Date	19-Sep-89	Main Administrative Office 185 Greenwood Road Napa, CA 94558	Aug-22	Parent Company Doctors Company, An Interinsurance Exch
Commenced Business	19-Sep-89			Parent Domicile California

	9/30/2022	2021	2020	2019
Capital & Surplus	99,743,000	103,919,000	88,121,000	88,490,000
Underwriting Gain (Loss)	4,488,000	3,869,000	3,430,000	(3,214,000)
Net Income After Tax	5,900,000	10,461,000	2,814,000	702,000
Cash Flow from Operations		29,816,000	38,833,000	24,134,000
Gross Premium		229,679,000	191,977,000	127,548,000
Net Premium	10,762,000	31,386,000	38,807,000	24,751,000
Direct Premium Total	152,558,000	229,679,000	191,978,000	127,547,000
Direct Premium in Texas (Schedule T)		14,271,000	13,277,000	10,790,000
% of Direct Premium in Texas		6%	7%	8%
Texas' Rank in writings (Schedule T)		3	3	1
SLTX Premium Processed		8,603,044	14,015,903	13,352,435
Rank among all Texas S/L Insurers		119	94	80
Combined Ratio		73%	75%	146%
IRIS Ratios Outside Usual Range		1	2	1

1- Gross Premium to Surplus	221.00%	2- Net Premium to Surplus	30.00%	3- Change in Net Premium Written (%)	-19.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	8.00%	5- Two Year Operating Ratio	47.00%	Investment Yield	2.10%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	18.00%	8- Net Change in Surplus (%)	18.00%	9- Liabilities to Liquid Assets	66.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	10.00%	11- One Year Development to Surplus	0.00%	12- Two Year Development to Surplus	0.00%
Usual Range: Less than 40%		Usual Range: Less than 20%		Usual Range: Less than 20%	
		13- Current Estimated Reserve Deficiency	-5.00%		
		Usual Range: Less than 25%			



2021 Premiums by Line of Business (LOB)	
1 Medical Professional Liability	\$ 9,987,000.00
2 Other Liab (Claims-made)	\$ 3,233,000.00
3 Other Liab (Occurrence)	\$ 676,000.00
4 Products Liab	\$ 375,000.00
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
1 Medical Professional Liability	\$ 4,156,000.00
2 Other Liab (Claims-made)	\$ 1,253,000.00
3 Other Liab (Occurrence)	\$ 273,000.00
4 Products Liab	\$ 150,000.00
	\$ -