

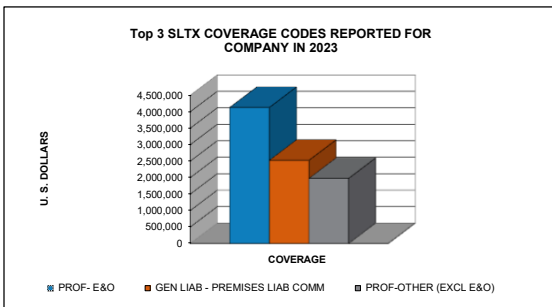
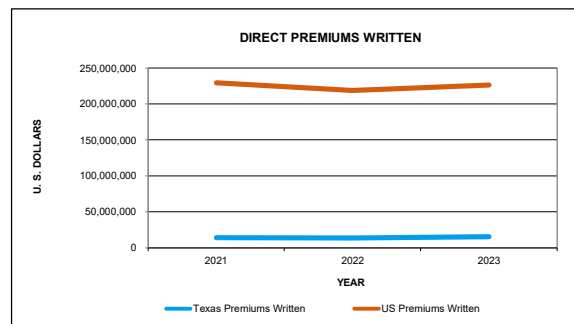
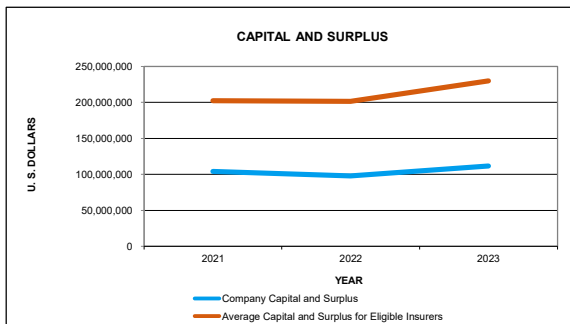
TDC Specialty Insurance Company				Issue Date:	10/1/2024
Insurer #:	80101263	NAIC #:	34487	AMB #:	010763

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A	Insurance Group
Incorporation Date	District of Columbia		Doctors Company Insurance Group
Commenced Business	Main Administrative Office	Aug-23	Parent Company
	185 Greenwood Road		Doctors Company, An Interinsurance Exch
	NAPA, CA, 94558		Parent Domicile
			California

	6/30/2024	2023	2022	2021
Capital & Surplus	119,882,000	111,913,000	97,843,000	103,919,000
Underwriting Gain (Loss)	1,645,000	8,714,000	(4,121,000)	3,869,000
Net Income After Tax	5,615,000	9,203,000	(346,000)	10,461,000
Cash Flow from Operations		11,537,000	7,642,000	29,816,000
Gross Premium		226,594,000	219,214,000	229,679,000
Net Premium	1,223,000	17,211,000	25,181,000	31,386,000
Direct Premium Total	100,592,000	226,369,000	219,001,000	229,679,000
Direct Premium in Texas (Schedule T)		15,464,000	13,851,000	14,271,000
% of Direct Premium in Texas		7%	6%	6%
Texas' Rank in writings (Schedule T)		2	2	3
SLTX Premium Processed		13,450,437	11,840,733	8,603,044
Rank among all Texas S/L Insurers		135	129	119
Combined Ratio		49%	124%	73%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	202.00%	2- Net Premium to Surplus	15.00%	3- Change in Net Premium Written (%)	-32.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	7.00%	5- Two Year Operating Ratio	43.00%	6- Investment Yield	3.80%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 2% and 5.5%	
7- Gross Change in Surplus (%)	14.00%	8- Net Change in Surplus (%)	14.00%	9- Liabilities to Liquid Assets	73.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	20.00%	11- One Year Development to Surplus	-5.00%	12- Two Year Development to Surplus	-7.00%
Usual Range: Less than 40%		Usual Range: Less than 20%		Usual Range: Less than 20%	
		13- Current Estimated Reserve Deficiency	-8.00%		
		Usual Range: Less than 25%			



2023 Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 3,976,000.00
2 Other Liab (Occurrence)	\$ 934,000.00
	\$ -
	\$ -
	\$ -

2023 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 1,365,000.00
2 Other Liab (Occurrence)	\$ 209,000.00
	\$ -
	\$ -
	\$ -

