

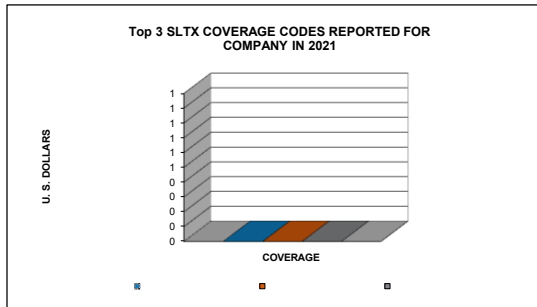
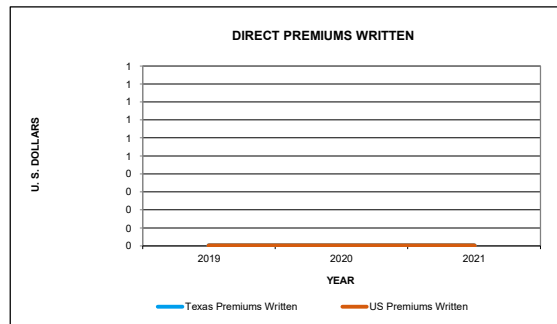
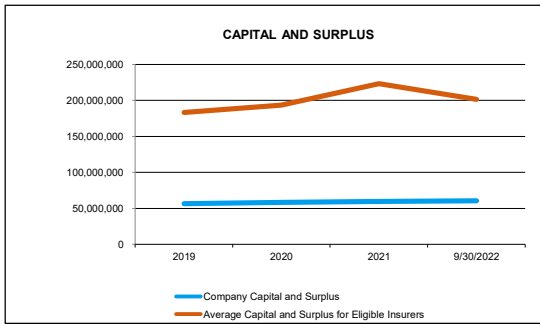
Gulf Underwriters Insurance Company				Issue Date: 12/20/2022
Insurer #:	80101273	NAIC #:	42811	AMB# 011208

U.S. Insurer - 2022 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	24-Oct-12	Domicile	Connecticut	A++	Superior	Insurance Group	Travelers Group
Incorporation Date	23-May-83	Main Administrative Office	One Tower Square Hartford, CT 06183		Jul-22	Parent Company	The Travelers Companies Inc
Commenced Business	20-Jun-83					Parent Domicile	Minnesota

	9/30/2022	2021	2020	2019
Capital & Surplus	60,862,000	59,750,000	58,315,000	56,802,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,108,000	1,429,000	1,515,000	1,648,000
Cash Flow from Operations		1,843,000	2,435,000	1,541,000
Gross Premium		0	0	0
Net Premium	0	0	0	0
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		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
0.00%	0.00%	0.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	0.00%	2.70%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
2.00%	2.00%	0.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	0.00%	0.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	0.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -