

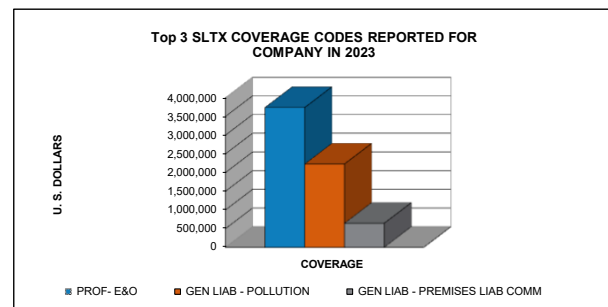
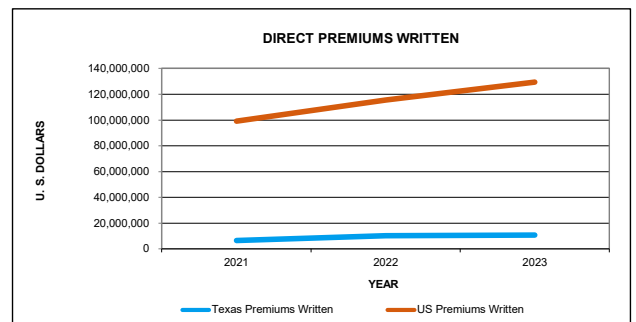
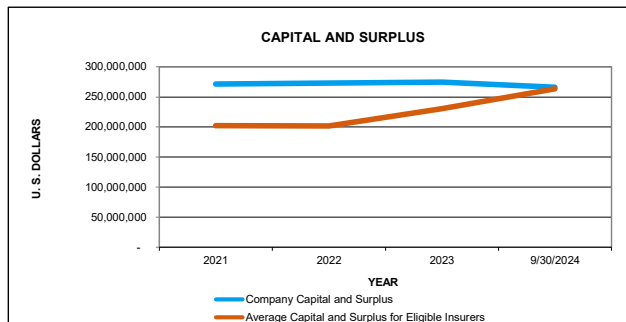
Pacific Insurance Company, Limited				Issue Date:	12/6/2024
Insurer #:	80101116	NAIC #:	10046	AMB #:	011654

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-93	Domicile	A+	Superior	Insurance Group	Hartford Insurance Group
Incorporation Date	24-May-94	Connecticut		Parent Company	Hartford Financial Services Group, Inc	
Commenced Business	26-Jan-95	Main Administrative Office One Hartford Plaza, Hartford, CT, US 06155-0001		Jun-24	Parent Domicile Delaware	

	9/30/2024	2023	2022	2021
Capital & Surplus	266,086,000	274,370,000	273,283,000	271,424,000
Underwriting Gain (Loss)	9,466,000	13,724,000	17,123,000	13,223,000
Net Income After Tax	22,500,000	31,331,000	30,568,000	27,754,000
Cash Flow from Operations		46,292,000	56,807,000	55,663,000
Gross Premium		349,189,000	317,862,000	285,139,000
Net Premium	181,298,000	219,782,000	202,178,000	185,821,000
Direct Premium Total	94,901,000	129,296,000	115,575,000	99,207,000
Direct Premium in Texas (Schedule T)		10,732,000	10,236,000	6,553,000
% of Direct Premium in Texas		8%	9%	7%
Texas' Rank in writings (Schedule T)		4	3	4
SLTX Premium Processed		7,945,066	8,837,578	3,779,162
Rank among all Texas S/L Insurers		161	138	142
Combined Ratio		94%	91%	93%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
127.00%	80.00%	9.00%
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	6- Investment Yield
0.00%	79.00%	3.40%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
0.00%	0.00%	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
5.00%	-2.00%	-6.00%
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 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 7,556,000.00
2 Other Liab (Occurrence)	\$ 1,699,000.00
3 Other Comm Auto Liab	\$ 960,000.00
4 Comm Auto Phys Damage	\$ 38,000.00
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 6,583,000.00
2 Other Comm Auto Liab	\$ 3,551,000.00
3 Comm Auto Phys Damage	\$ 529,000.00
4 Other Liab (Occurrence)	\$ 266,000.00
5 Credit	\$ 22,000.00