

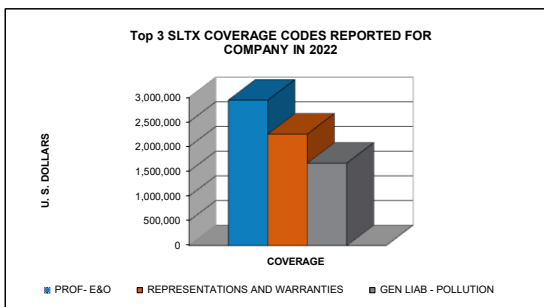
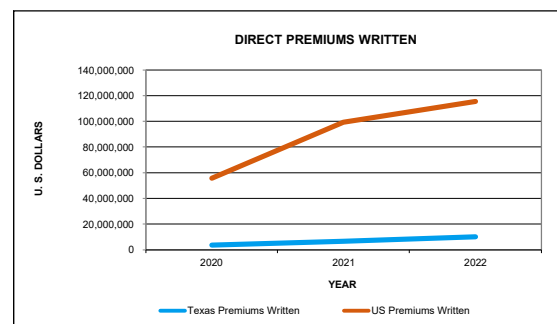
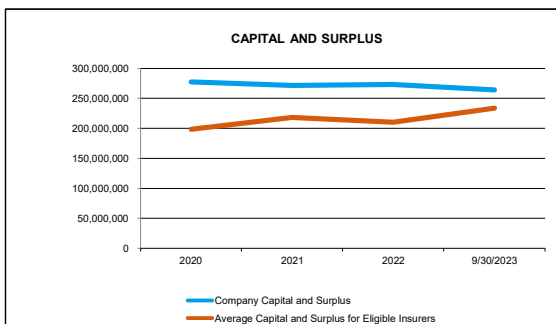
Pacific Insurance Company, Limited				Issue Date:	12/5/2023
Insurer #:	80101116	NAIC #:	10046	AMB #:	011654

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-93	Domicile	A+	Superior	Insurance Group	
Incorporation Date	24-May-94	Connecticut		Hartford Insurance Group		
				Parent Company		
Commenced Business	26-Jan-95	Main Administrative Office		Aug-23	Hartford Financial Services Group, Inc	
		One Hartford Plaza,			Parent Domicile	
		Hartford, CT, US 06155-0001			Delaware	

	9/30/2023	2022	2021	2020
Capital & Surplus	264,431,000	273,283,000	271,424,000	277,861,000
Underwriting Gain (Loss)	7,412,000	17,123,000	13,223,000	16,338,000
Net Income After Tax	21,546,000	30,568,000	27,754,000	35,391,000
Cash Flow from Operations		56,807,000	55,663,000	41,546,000
Gross Premium		317,862,000	285,139,000	227,743,000
Net Premium	165,697,000	202,178,000	185,821,000	171,839,000
Direct Premium Total	92,979,000	115,684,000	99,317,000	55,904,000
Direct Premium in Texas (Schedule T)		10,236,000	6,553,000	3,863,000
% of Direct Premium in Texas		9%	7%	7%
Texas' Rank in writings (Schedule T)		3	4	4
SLTX Premium Processed		8,837,578	3,779,162	4,540,302
Rank among all Texas S/L Insurers		138	142	125
Combined Ratio		91%	93%	91%
IRIS Ratios Outside Usual Range		1	1	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
116.00%	74.00%	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	Investment Yield
0.00%	79.00%	3.00%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
1.00%	1.00%	68.00%
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
4.00%	-3.00%	-4.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
1.00%		
Usual Range: Less than 25%		



2022 Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 7,466,000.00
2 Other Liab (Occurrence)	\$ 1,552,000.00
3 Other Comm Auto Liab	\$ 607,000.00
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 1,049,000.00
2 Other Liab (Claims-made)	\$ 1,022,000.00
3 Comm Auto Phys Damage	\$ 308,000.00
4 Other Liab (Occurrence)	\$ 270,000.00
5 Credit	\$ 43,000.00