### Key Dates
- **TDI Initial Date**: 12-Jul-99
- **Incorporation Date**: 28-Apr-95
- **Commenced Business**: 5-May-95

### Location
- **Domicile**: Connecticut
  - **Main Administrative Office**: One Tower Square, Hartford, CT 06183

### A.M. Best Rating
- **Rating**: A++
- **Rating Date**: Oct-18

### Group Information
- **Insurance Group**: Travelers Group
- **Parent Company**: The Travelers Companies Inc
- **Parent Domicile**: Minnesota

### Financials

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital &amp; Surplus</th>
<th>Net Income After Tax</th>
<th>Underwriting Gain (Loss)</th>
<th>Net Income After Tax</th>
<th>Net Income After Tax</th>
<th>Combined Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>$38,483,477</td>
<td>$36,419,602</td>
<td>$94,849</td>
<td>$424,000</td>
<td>$193,313</td>
<td>2.90%</td>
</tr>
<tr>
<td>2018</td>
<td>$36,633,651</td>
<td>$37,799,677</td>
<td>$193,313</td>
<td>$1,765,265</td>
<td>$1,785,784</td>
<td>2.94%</td>
</tr>
<tr>
<td>2017</td>
<td>$38,266,912</td>
<td>$37,230,593</td>
<td>$2,000,218</td>
<td>$5,300,636</td>
<td>$5,626,101</td>
<td>2.90%</td>
</tr>
<tr>
<td>2016</td>
<td>$4,948,062</td>
<td>$1,769,265</td>
<td>$2,768,547</td>
<td>$6,626,101</td>
<td>$4,948,062</td>
<td>2.94%</td>
</tr>
</tbody>
</table>

### Texas Specifics
- **Direct Premium in Texas (Schedule T)**
  - **Texas’ Rank in Writings (Schedule T)**
    - **No Texas Premiums Written**
    - **No Texas Losses Incurred**

### Risk Measures
- **1- Gross Premium to Surplus**: 92.49%
- **2- Net Premium to Surplus**: 92.49%
- **3- Change in Net Premium Written (%)**: 5.38%
- **4- Surplus Aid Ratio**: 0.00%
- **5- Two Year Operating Ratio**: 89.80%
- **6- Investment Yield**: 2.90%
- **7- Gross Change in Surplus (%)**: -0.58%
- **8- Net Change in Surplus (%)**: -1.00%
- **9- Liabilities to Liquid Assets**: 68.80%
- **10- Agents Balances to Surplus**: 10.69%
- **11- One Year Development to Surplus**: -1.08%
- **12- Two Year Development to Surplus**: -2.97%
- **13- Current Estimated Reserve Deficiency**: 1.65%

### Graphs
- **Capital and Surplus**
- **Direct Premiums Written**
- **2018 Premiums by Line of Business (LOB)**
  - **No Texas Premiums Written**: $1,024,206.00
  - **No Texas Losses Incurred**: $851,491.00

### Summary
Discover Specialty Insurance Company's financial performance and risk measures are analyzed over multiple years, highlighting key metrics such as capital and surplus, net income, and ratios that indicate the company's stability and profitability. The company's domiciliary and administrative offices are located in Connecticut, with its main administrative office in Hartford. The financial data shows consistent growth in capital and surplus, indicating a strong financial foundation. The company's ratings under A.M. Best and group affiliations with Travelers Group provide assurance of its financial standing.