

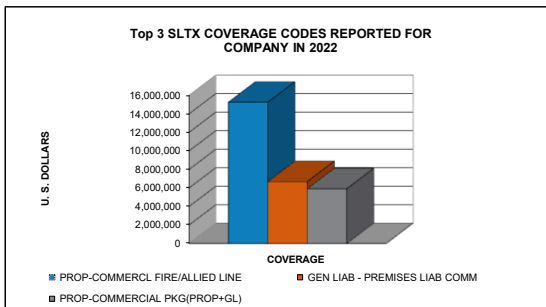
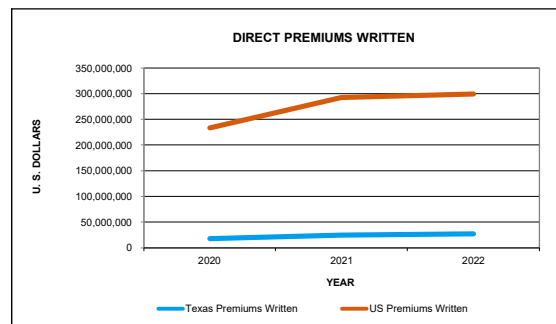
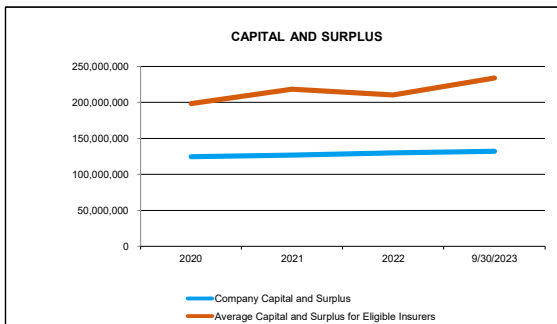
Northfield Insurance Company				Issue Date:	12/5/2023
Insurer #:	80101112	NAIC #:	27987	AMB #:	004869

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-81	Domicile	A++ Superior Jul-23	Insurance Group
Incorporation Date	15-Feb-72	Iowa		Travelers Group
Commenced Business	30-Jul-73	Main Administrative Office One Tower Square, Hartford, CT, US 06183		Parent Company The Travelers Companies, Inc. Parent Domicile Minnesota

	9/30/2023	2022	2021	2020
Capital & Surplus	132,126,000	129,716,000	126,923,000	124,683,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,802,000	2,250,000	1,871,000	20,125,000
Cash Flow from Operations		(106,000)	(258,000)	(228,386,000)
Gross Premium		299,318,000	292,177,000	174,268,000
Net Premium	0	0	0	(59,631,000)
Direct Premium Total	264,079,000	299,318,000	292,177,000	233,899,000
Direct Premium in Texas (Schedule T)		27,314,000	24,939,000	18,488,000
% of Direct Premium in Texas		9%	9%	8%
Texas' Rank in writings (Schedule T)		4	4	4
SLTX Premium Processed		28,727,400	23,510,351	18,786,620
Rank among all Texas S/L Insurers		88	81	75
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	3

1- Gross Premium to Surplus	231.00%	2- Net Premium to Surplus	0.00%	3- Change in Net Premium Written (%)	0.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	0.00%	5- Two Year Operating Ratio	0.00%	Investment Yield	2.40%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	2.00%	8- Net Change in Surplus (%)	2.00%	9- Liabilities to Liquid Assets	15.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	0.00%	11- One Year Development to Surplus	0.00%	12- Two Year Development to Surplus	0.00%
Usual Range: Less than 40%		Usual Range: Less than 20%		Usual Range: Less than 20%	
		13- Current Estimated Reserve Deficiency	0.00%		
		Usual Range: Less than 25%			



2022 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 14,073,000.00
2 Other Liab (Occurrence)	\$ 6,787,000.00
3 Fire	\$ 5,229,000.00
4 Inland Marine	\$ 284,000.00
5 Comm Auto Phys Damage	\$ 26,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 6,722,000.00
2 Allied Lines	\$ 4,248,000.00
3 Fire	\$ 2,838,000.00
4 Inland Marine	\$ 140,000.00
5 Comm Auto Phys Damage	\$ 27,000.00