

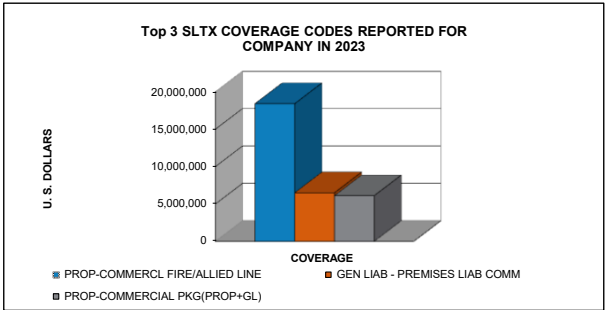
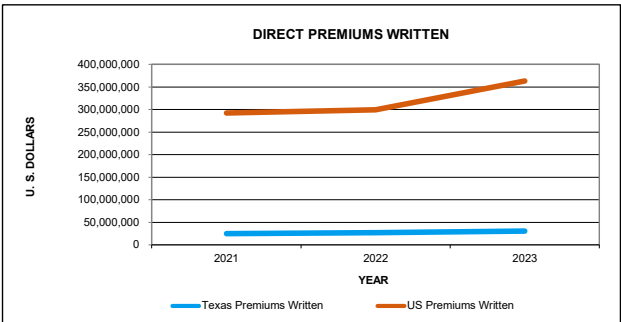
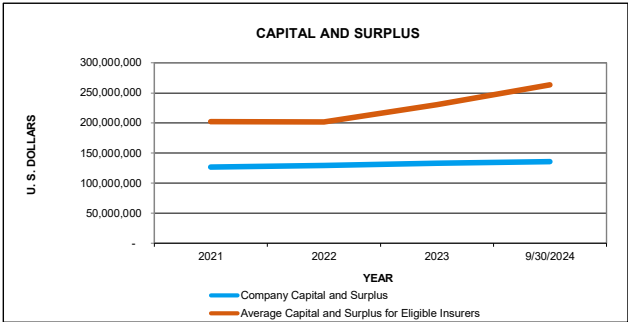
Northfield Insurance Company					Issue Date:	12/6/2024
	Insurer #:	80101112	NAIC #:	27987	AMB #:	004869

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information		
TDI Initial Date	1-Jan-81	Domicile	Iowa	A++	Superior	Insurance Group	Travelers Group	
Incorporation Date	15-Feb-72	Main Administrative Office One Tower Square, Hartford, CT, US 06183			Aug-24	Parent Company	The Travelers Companies, Inc.	
Commenced Business	30-Jul-73					Parent Domicile	Minnesota	

	9/30/2024	2023	2022	2021
Capital & Surplus	135,555,000	132,977,000	129,716,000	126,923,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	2,152,000	2,544,000	2,250,000	1,871,000
Cash Flow from Operations		16,795,000	(106,000)	(258,000)
Gross Premium		363,223,000	299,318,000	292,177,000
Net Premium	-	0	0	0
Direct Premium Total	304,398,000	363,224,000	299,315,000	292,177,000
Direct Premium in Texas (Schedule T)		30,497,000	27,314,000	24,939,000
% of Direct Premium in Texas		8%	9%	9%
Texas' Rank in writings (Schedule T)		4	4	4
SLTX Premium Processed		32,003,426	28,727,400	23,510,351
Rank among all Texas S/L Insurers		91	88	81
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	0	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
273.00%	0.00%	0.00%
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%	0.00%	2.80%
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
3.00%	3.00%	21.00%
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
0.00%	0.00%	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%		



2023 Texas Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 17,233,000.00
2 Other Liab (Occurrence)	\$ 6,291,000.00
3 Fire	\$ 5,879,000.00
4 Inland Marine	\$ 218,000.00
4 Comm Auto Phys Damage	\$ 27,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 5,557,000.00
2 Other Liab (Occurrence)	\$ 923,000.00
3 Fire	\$ 905,000.00
4 Inland Marine	\$ 125,000.00
5 Comm Mult Peril(Liab)	\$ 9,000.00

