

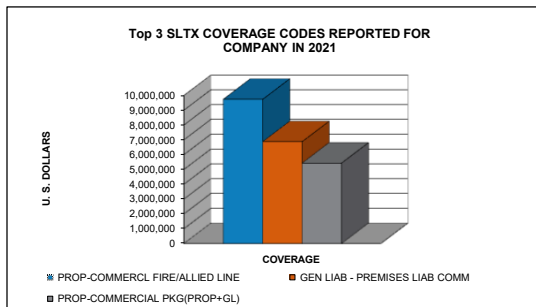
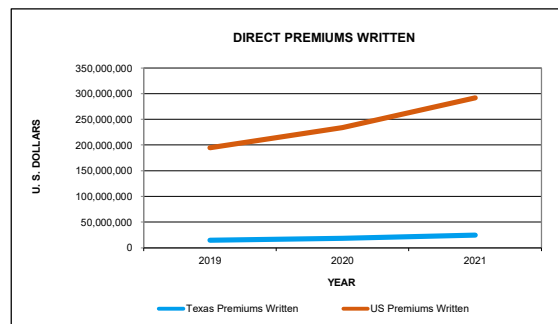
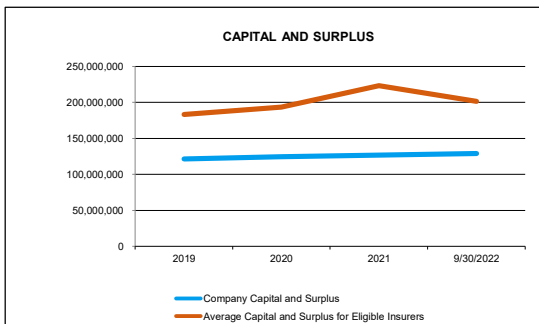
Northfield Insurance Company			Issue Date: 12/20/2022		
Insurer #:	80101112	NAIC #:	27987	AMB#	004869

U.S. Insurer - 2022 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A++	Insurance Group
Incorporation Date	Iowa		Travelers Group
Commenced Business	Main Administrative Office		Parent Company
	One Tower Square	Jul-22	The Travelers Companies, Inc
	Hartford, CT 06183		Parent Domicile
			Minnesota

	9/30/2022	2021	2020	2019
Capital & Surplus	128,960,000	126,923,000	124,683,000	121,464,000
Underwriting Gain (Loss)	0	0	0	2,807,000
Net Income After Tax	1,830,000	1,871,000	20,125,000	11,768,000
Cash Flow from Operations		(258,000)	(228,386,000)	33,665,000
Gross Premium		292,177,000	174,268,000	327,002,000
Net Premium	0	0	(59,631,000)	131,945,000
Direct Premium Total	228,953,000	292,177,000	233,901,000	195,061,000
Direct Premium in Texas (Schedule T)		24,939,000	18,488,000	14,895,000
% of Direct Premium in Texas		9%	8%	8%
Texas' Rank in writings (Schedule T)		4	4	4
SLTX Premium Processed		23,510,351	18,786,620	15,066,998
Rank among all Texas S/L Insurers		81	75	73
Combined Ratio		0%	0%	98%
IRIS Ratios Outside Usual Range		1	3	1

1- Gross Premium to Surplus	230.00%	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	2.00%
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	17.00%
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%			



Line of Business	Premiums
1 Allied Lines	\$ 11,001,000.00
2 Other Liab (Occurrence)	\$ 8,746,000.00
3 Fire	\$ 4,028,000.00
4 Products Liab	\$ 858,000.00
5 Inland Marine	\$ 275,000.00

Line of Business	Losses Incurred
1 Allied Lines	\$ 15,593,000.00
2 Other Liab (Occurrence)	\$ 7,783,000.00
3 Fire	\$ 651,000.00
4 Products Liab	\$ 496,000.00
5 Inland Marine	\$ 71,000.00

