

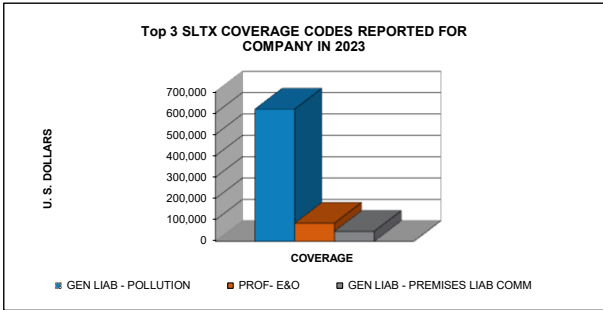
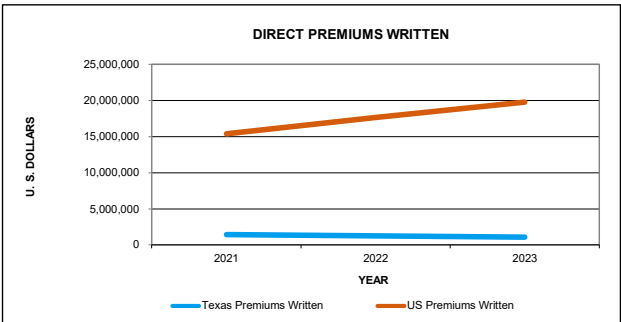
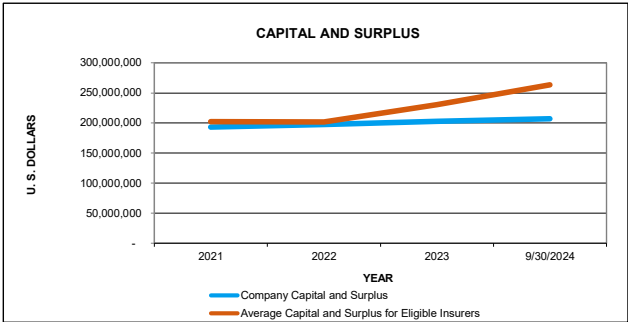
St. Paul Surplus Lines Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101132	NAIC #:	30481	AMB #:	003592

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-81	Domicile Delaware	A++ Aug-24	Insurance Group Travelers Group
Incorporation Date	22-Feb-74	Main Administrative Office One Tower Square, Hartford, CT, US 06183		Parent Company The Travelers Companies, Inc
Commenced Business	22-Feb-74			Parent Domicile Minnesota

	9/30/2024	2023	2022	2021
Capital & Surplus	207,151,000	203,006,000	197,790,000	193,142,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	3,713,000	4,178,000	3,834,000	3,843,000
Cash Flow from Operations		6,516,000	3,057,000	8,489,000
Gross Premium		19,788,000	17,655,000	15,394,000
Net Premium	-	0	0	0
Direct Premium Total	15,537,000	19,791,000	17,655,000	15,394,000
Direct Premium in Texas (Schedule T)		1,082,000	1,240,000	1,428,000
% of Direct Premium in Texas		5%	7%	9%
Texas' Rank in writings (Schedule T)		4	3	2
SLTX Premium Processed		825,424	798,094	1,116,121
Rank among all Texas S/L Insurers		225	213	186
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
10.00%	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%	3.00%
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%	2.00%
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 Other Liab (Claims-made)	\$ 731,000.00
2 Other Liab (Occurrence)	\$ 351,000.00
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 1,148,000.00
2 Other Liab (Occurrence)	\$ 474,000.00
3 Inland Marine	\$ 189,000.00
	\$ -
	\$ -