

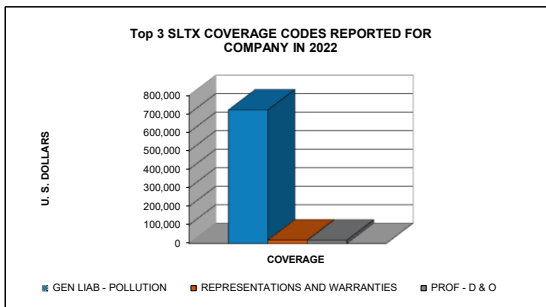
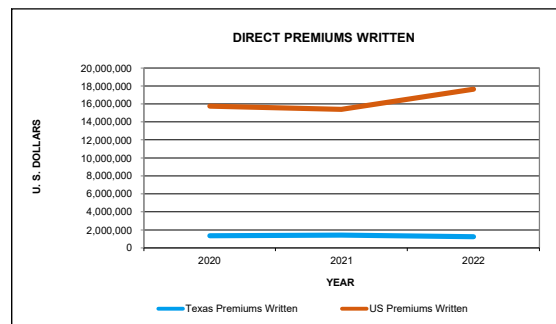
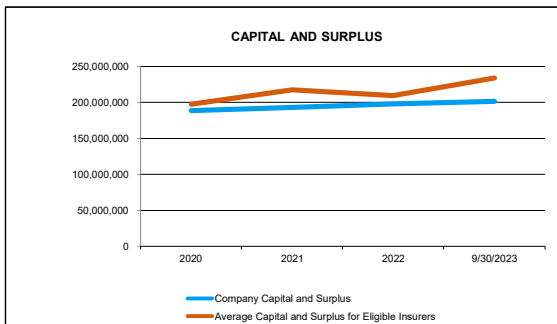
St. Paul Surplus Lines Insurance Company				Issue Date:	12/5/2023
Insurer #:	80101132	NAIC #:	30481	AMB #:	003592

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-81	Domicile Delaware	Superior	Insurance Group Travelers Group
Incorporation Date	22-Feb-74	Main Administrative Office One Tower Square, Hartford, CT, US 06183	A++ Jul-23	Parent Company The Travelers Companies, Inc
Commenced Business	22-Feb-74			Parent Domicile Minnesota

	9/30/2023	2022	2021	2020
Capital & Surplus	201,620,000	197,790,000	193,142,000	188,787,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	2,825,000	3,834,000	3,843,000	32,572,000
Cash Flow from Operations		3,057,000	8,489,000	(389,247,000)
Gross Premium		17,655,000	15,394,000	(85,168,000)
Net Premium	0	0	0	(100,915,000)
Direct Premium Total	14,221,000	17,655,000	15,394,000	15,746,000
Direct Premium in Texas (Schedule T)		1,240,000	1,428,000	1,339,000
% of Direct Premium in Texas		7%	9%	9%
Texas' Rank in writings (Schedule T)		3	2	2
SLTX Premium Processed		798,094	1,116,121	874,249
Rank among all Texas S/L Insurers		213	186	163
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		1	1	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
9.00%	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	Investment Yield
0.00%	0.00%	2.70%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
2.00%	2.00%	4.00%
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%		



2022 Premiums by Line of Business (LOB)		
1 Other Liab (Claims-made)	\$	898,000.00
2 Other Liab (Occurrence)	\$	341,000.00
	\$	-
	\$	-
	\$	-

2022 Losses Incurred by Line of Business (LOB)		
1 Other Liab (Claims-made)	\$	569,000.00
2 Other Comm Auto Liab	\$	23,000.00
	\$	-
	\$	-