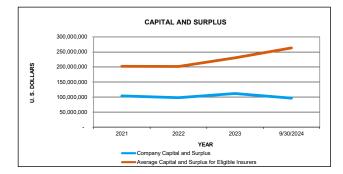
TDC Specialty Insurance Company			Issue Date:	12/6/2024			
	Insurer #:	80101263	NAIC #:	34487	AMB #:	010763	

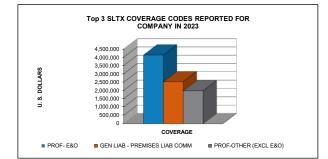
U.S. Insurer - 2024 EVALUATION

Key Dates		Location A.M. Best Rating		Group Information	
TDI Initial Date	1-Sep-90	Domicile		Insurance Group	
		District of Columbia	Excellent	Doctors Company Insurance Group	
Incorporation Date	19-Sep-89		Λ	Parent Company	
_		Main Administrative Office	A Sep-24	Doctors Company, An Interinsurance Exch	
Commenced Business	19-Sep-89	185 Greenwood Road		Parent Domicile	
		NAPA, CA, 94558		California	

	9/30/2024	2023	2022	2021
Capital & Surplus	96,606,000	111,913,000	97,843,000	103,919,000
Underwriting Gain (Loss)	4,388,000	8,714,000	(4,121,000)	3,869,000
Net Income After Tax	11,397,000	9,203,000	(346,000)	10,461,000
Cash Flow from Operations		11,537,000	7,642,000	29,816,000
Gross Premium		226,594,000	219,214,000	229,679,000
Net Premium	6,477,000	17,211,000	25,181,000	31,386,000
Direct Premium Total	160,388,000	226,369,000	219,001,000	229,679,000
Direct Premium in Texas (Schedule T)		15,464,000	13,851,000	14,271,000
% of Direct Premium in Texas		7%	6%	6%
Texas' Rank in writings (Schedule T)		2	2	3
SLTX Premium Processed		13,450,437	11,840,733	8,603,044
Rank among all Texas S/L Insurers		135	129	119
Combined Ratio		49%	124%	73%
IRIS Ratios Outside Usual Range		0	0	C

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
202.00%	15.00%	-32.00%
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
7.00%	43.00%	3.80%
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
14.00%	14.00%	73.00%
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
20.00%	-5.00%	-7.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	-8.00%	
	Usual Range: Less than 25%	1







2023 Texas Premiums by Line of Business (LOB)					
1 Other Liab (Claims-made) 2 Other Liab (Occurrence)	\$ \$ \$ \$	3,976,000.00 934,000.00 - - -			
2023 Texas Losses Incurred by Line of Business (LOB)					
1 Other Liab (Claims-made) 2 Other Liab (Occurrence)	\$ \$ \$	1,365,000.00 209,000.00 - -			

