Key Dates

- **TDI Initial Date**: 20-Dec-18
- **Incorporation Date**: 11-Jan-94
- **Commenced Business**: 1-Jan-95

Location

- **Domicile**: New York
- **Main Administrative Office**: 15 Independence Boulevard, Warren, NJ 07059

A.M. Best Rating

- **Group Information**
  - **Mitsui Sumitomo Insurance Group**
  - **Parent Company**: MS&AD Insurance Group Holdings, Inc
  - **Parent Domicile**: Japan

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital &amp; Surplus</td>
<td>62,160,574</td>
<td>66,929,551</td>
<td>64,058,049</td>
</tr>
<tr>
<td>Underwriting Gain (Loss)</td>
<td>(84,491)</td>
<td>1,270,222</td>
<td>1,913,649</td>
</tr>
<tr>
<td>Net Income After Tax</td>
<td>1,105,122</td>
<td>2,543,604</td>
<td>2,845,340</td>
</tr>
<tr>
<td>Cash Flow from Operations</td>
<td>5,389,500</td>
<td>4,078,564</td>
<td>3,182,763</td>
</tr>
<tr>
<td>Gross Premium</td>
<td>33,192,857</td>
<td>36,983,934</td>
<td>46,674,437</td>
</tr>
<tr>
<td>Net Premium</td>
<td>18,482,960</td>
<td>25,432,746</td>
<td>25,182,430</td>
</tr>
<tr>
<td>Direct Premium Total</td>
<td>0</td>
<td>42,997</td>
<td>12,032</td>
</tr>
<tr>
<td>Direct Premium in Texas (Schedule T)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>% of Direct Premium in Texas</td>
<td>4%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Texas' Rank in Writings (Schedule T)</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>SLTX Premium Processed</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Rank among all Texas S/L Insurers</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Combined Ratio</td>
<td>90%</td>
<td>92%</td>
<td>95%</td>
</tr>
<tr>
<td>IRIS Ratios Outside Usual Range</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

1- Gross Premium to Surplus

- **Usual Range**: Less than 900%

2- Net Premium to Surplus

- **Usual Range**: Less than 300%

3- Change in Net Premium Written (%)

- **Usual Range**: Less than 15%

4- Surplus Aid Ratio

- **Usual Range**: Less than 50%

5- Two Year Operating Ratio

- **Usual Range**: Between -3% and 33%

6- Investment Yield

- **Usual Range**: Less than 6.5%

7- Gross Change in Surplus (%)

- **Usual Range**: Less than 40%

8- Net Change in Surplus (%)

- **Usual Range**: Less than 25%

9- Liabilities to Liquid Assets

- **Usual Range**: Between -33% and 33%

10- Agents Balances to Surplus

- **Usual Range**: Less than 20%

11- One Year Development to Surplus

- **Usual Range**: Less than 40%

12- Two Year Development to Surplus

- **Usual Range**: Less than 50%

13- Current Estimated Reserve Deficiency

- **Usual Range**: Less than 20%

-8.28%

14- One Year Development to Surplus

- **Usual Range**: Less than 25%

-10.81%