U.S. Insurer - 2019 EVALUATION

**Key Dates**
- TDI Initial Date: 25-Apr-18
- Incorporation Date: 30-Jun-76
- Commenced Business: 1-Jan-78

**Location**
- Domicile: Texas
- Main Administrative Office: 1700 Bent Creek Boulevard, Mechanicsburg, PA 17050

**A.M. Best Rating**
- Excellent
- A

**Group Information**
- Insurance Group: NORCAL Group
- Parent Company: NORCAL Mutual Insurance Company
- Parent Domicile: California

### Financial Highlights

#### General Information

- **Capital & Surplus:**
  - 2018: $59,614,168
  - 2017: $49,504,761
  - 2016: $48,827,125

- **Net Income After Tax:**
  - 2018: $4,827,125
  - 2017: $19,985
  - 2016: $5,129

#### Financial Ratios

<table>
<thead>
<tr>
<th>Ratio</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus Aid Ratio</td>
<td>1.39%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two Year Operating Ratio</td>
<td>1.00%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combined Ratio</td>
<td>8%</td>
<td>14%</td>
<td>8%</td>
</tr>
<tr>
<td>Liability to Liquid Assets</td>
<td>1.37%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liabilities to Total Assets</td>
<td>0.00%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return on Equity</td>
<td>0.00%</td>
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</tr>
</tbody>
</table>

#### Premiums Written

- **DIRECT PREMIUMS WRITTEN:**
  - 2018: $2,362,382
  - 2017: $2,720,608
  - 2016: $1,326,846

#### Underwriting and Investment Returns

- **Investment Yield:**
  - 2018: 8%
  - 2017: 14%
  - 2016: 8%

- **Net Change in Surplus (%):**
  - Usual Range: Less than 30%
  - 2018: 2.80%

#### Coverage Information

- **Top 3 SLTX Coverage Codes:**
  - Medical Professional Liability
  - Physician, Surgeon, Dentist
  - Other Health Professionals

#### Losses Incurred

- **2018 Losses Incurred by Line of Business (LOB):**
  - Medical Professional Liability: $2,362,382
  - Physician, Surgeon, Dentist: $0
  - Other Health Professionals: $0

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**Notes:**
- **IRIS Ratios Outside Usual Range:**
  - Combined Ratio: Less than 35%
  - Losses Incurred by Line of Business (LOB): Less than 20%

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