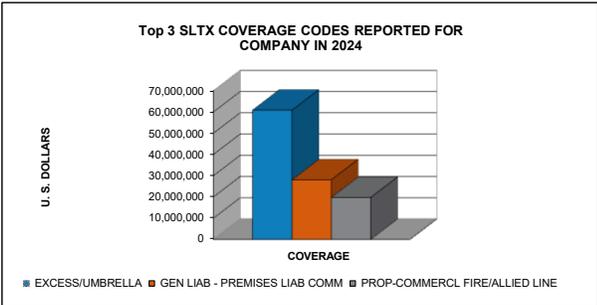
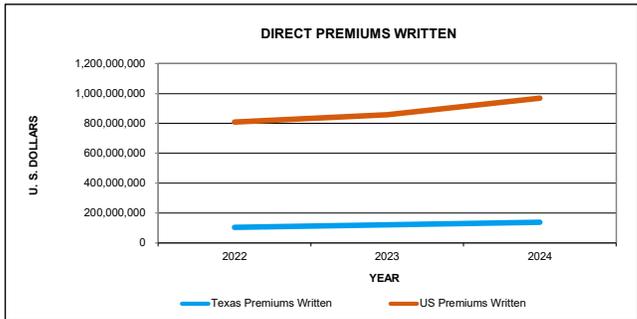
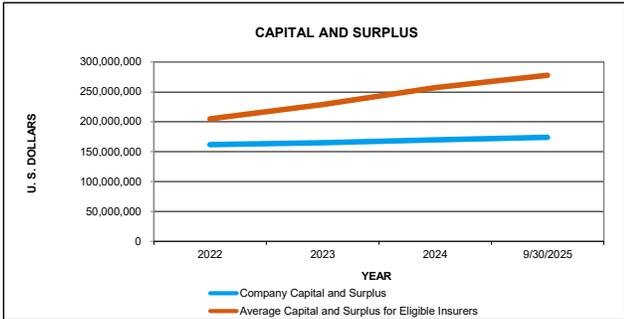


U.S. Insurer - 2025 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date: 1-Jul-95	Domicile: New York	<h1 style="font-size: 2em;">A+</h1> Superior Jul-25	Insurance Group: Navigators Insurance Group
Incorporation Date: 1-Dec-88	Main Administrative Office: One Hartford Plaza, Hartford, CT, US 06155-0001		Parent Company: Hartford Financial Services Group, Inc
Commenced Business: 17-Oct-89			Parent Domicile: Delaware

	9/30/2025	2024	2023	2022
Capital & Surplus	174,068,000	169,910,000	165,378,000	161,574,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	4,158,000	4,499,000	3,805,000	2,890,000
Cash Flow from Operations	5,171,000	5,171,000	4,592,000	3,886,000
Gross Premium	969,451,000	969,450,000	859,332,000	810,044,000
Net Premium	0	0	0	0
Direct Premium Total	783,787,000	969,450,000	859,332,000	810,043,000
Direct Premium in Texas (Schedule T)	139,571,000	139,571,000	122,891,000	105,169,000
% of Direct Premium in Texas	14%	14%	14%	13%
Texas' Rank in writings (Schedule T )	2	2	2	2
SLTX Premium Processed	135,516,266	135,516,266	110,085,266	99,279,832
Rank among all Texas S/L Insurers	29	29	34	28
Combined Ratio	0%	0%	0%	0%
IRIS Ratios Outside Usual Range	1	1	1	1

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
571.00%	0.00%	0.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
<b>4- Surplus Aid Ratio</b>	<b>5- Two Year Operating Ratio</b>	<b>6- Investment Yield</b>
0.00%	0.00%	3.80%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
3.00%	3.00%	50.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
<b>10- Agents Balances to Surplus</b>	<b>11- One Year Development to Surplus</b>	<b>12- Two Year Development to Surplus</b>
50.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
<b>13- Current Estimated Reserve Deficiency</b>		
0.00%		
Usual Range: Less than 25%		



2024 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 106,328,000.00
2 Comm Mult Peril(Non-Liability)	\$ 22,083,000.00
3 Other Liab (Claims-made)	\$ 4,004,000.00
4 Other Comm Auto Liab	\$ 3,642,000.00
5 Inland Marine	\$ 1,196,000.00

2024 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 84,552,000.00
2 Comm Mult Peril(Non-Liability)	\$ 11,496,000.00
3 Other Comm Auto Liab	\$ 2,054,000.00
4 Other Liab (Claims-made)	\$ 947,000.00
5 Inland Marine	\$ 455,000.00

