**Hudson Specialty Insurance Company**

**Insurer #:** 9012522  
**NAIC #:** 37979  
**AMB #:** 012631

**Issue Date:** 11/19/2019

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**Key Dates**

- **TDI Initial Date:** 1-Jul-96  
- **Incorporation Date:** 13-Dec-84  
- **Commenced Business:** 18-Dec-85

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**Location**

- **Domicile:** New York  
- **Main Administrative Office:** 100 William Street, 8th Floor, New York, NY 10038

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**A.M. Best Rating**

- **Group Information:**
  - **Insurance Group:** Odyssey Group
  - **Parent Company:** Fairfax Financial Holdings Limited
  - **Parent Domicile:** Ontario

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**Capital & Surplus**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>208,582,899</td>
<td>201,427,190</td>
<td>195,366,437</td>
<td>200,945,185</td>
</tr>
</tbody>
</table>

**Net Income After Tax**

- **2018:** $392,233  
- **2017:** $8,400,853  
- **2016:** $1,976,551

**Investment Yield**

- **2018:** 6.98%  
- **2017:** 3.10%  
- **2016:** 1.70%

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**Top 3 SLTX COVERAGE CODES REPORTED FOR COMPANY IN 2018**

- **EXCESS/UMBRELLA**
- **MED/LAB - PREMISES & COMM**
- **PROPERTY - PACKAGE**

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**2018 Premiums by Line of Business (LOB)**

1. **Other Liability**  
2. **Medical Professional Liability**  
3. **Fire**  
4. **Commercial Multi-Peril (Non-Liability)**  
5. **Inland Marine**

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**2018 Losses Incurred by Line of Business (LOB)**

1. **Other Liability**  
2. **Fire**  
3. **Commercial Multi-Peril (Non-Liability)**  
4. **Medical Professional Liability**  
5. **Inland Marine**

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**IRIS Ratios**

<table>
<thead>
<tr>
<th>Ratio</th>
<th>Usual Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1- <strong>Gross Premium to Surplus</strong></td>
<td>Less than 900%</td>
</tr>
<tr>
<td>2- <strong>Net Premium to Surplus</strong></td>
<td>Less than 300%</td>
</tr>
<tr>
<td>3- <strong>Change in Net Premium Written (%)</strong></td>
<td>Between -3% and 3%</td>
</tr>
<tr>
<td>4- <strong>Surplus Aid Ratio</strong></td>
<td>Between -10% and 50%</td>
</tr>
<tr>
<td>5- <strong>Two Year Operating Ratio</strong></td>
<td>Between -10% and 25%</td>
</tr>
<tr>
<td>6- <strong>LIABILITIES TO LIQUID ASSETS</strong></td>
<td>Less than 100%</td>
</tr>
<tr>
<td>7- <strong>Combined Ratio</strong></td>
<td>Between 3% and 6.5%</td>
</tr>
<tr>
<td>8- <strong>Change in Surplus (%)</strong></td>
<td>Less than 15%</td>
</tr>
<tr>
<td>9- <strong>Current Estimated Reserve Deficiency</strong></td>
<td>Less than 20%</td>
</tr>
<tr>
<td>10- <strong>One Year Development to Surplus</strong></td>
<td>Less than 40%</td>
</tr>
<tr>
<td>11- <strong>Two Year Development to Surplus</strong></td>
<td>Less than 25%</td>
</tr>
<tr>
<td>12- <strong>Two Year Operating Ratio</strong></td>
<td>Less than 40%</td>
</tr>
<tr>
<td>13- <strong>Combined Ratio</strong></td>
<td>Less than 40%</td>
</tr>
</tbody>
</table>

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**U.S. DOLLARS**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>DIRECT PREMIUMS WRITTEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>2017</td>
</tr>
<tr>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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**DIRECT PREMIUMS WRITTEN**

- **Texas Premiums Written:**
  - **2018:** $180,000,000  
  - **2017:** $185,000,000  
  - **2016:** $190,000,000

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**CAPITAL AND SURPLUS**

- **Company Capital and Surplus:**
  - **2016:** $208,582,899  
  - **2017:** $201,427,190  
  - **2018:** $195,366,437

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**Top 3 SLTX COVERAGE CODES REPORTED FOR COMPANY IN 2018**

- **EXCESS/UMBRELLA**
- **MED/LAB - PREMISES & COMM**
- **PROPERTY - PACKAGE**