

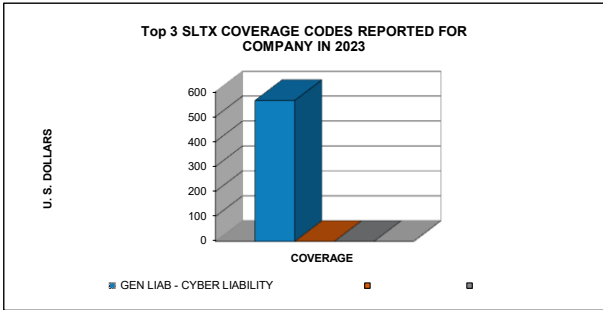
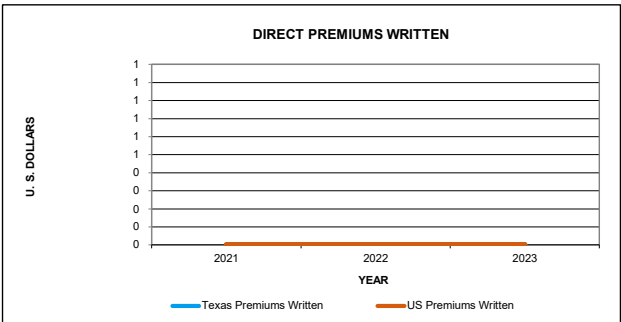
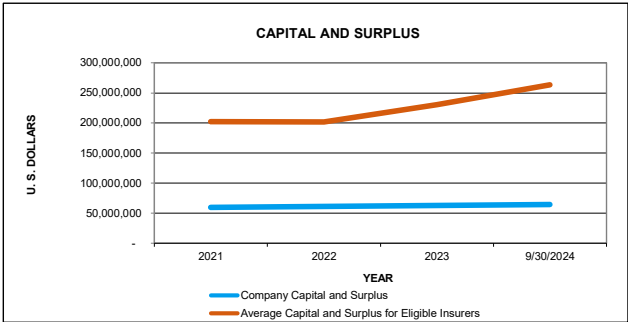
Gulf Underwriters Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101273	NAIC #:	42811	AMB #:	011208

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information
TDI Initial Date	24-Oct-12	Domicile	A++	Superior	Insurance Group
Incorporation Date	23-May-83	Connecticut		Travelers Group	
		Main Administrative Office		Parent Company	
Commenced Business	20-Jun-83	One Tower Square	Aug-24		The Travelers Companies, Inc
		Hartford, CT, US 06183			Parent Domicile
					Minnesota

	9/30/2024	2023	2022	2021
Capital & Surplus	64,542,000	63,094,000	61,254,000	59,750,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	1,435,000	1,820,000	1,544,000	1,429,000
Cash Flow from Operations		1,826,000	1,639,000	1,843,000
Gross Premium		0	0	0
Net Premium	-	0	0	0
Direct Premium Total	-	0	0	0
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		-	-	-
SLTX Premium Processed		565		
Rank among all Texas S/L Insurers		280		
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
0.00%	0.00%	0.00%
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
0.00%	0.00%	3.40%
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
3.00%	3.00%	0.00%
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
0.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
0.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2023	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 1,000.00