### Executive Risk Specialty Insurance Company

**Insurer #:** 101283  
**NAC #:** 44752  
**AMB #:** 011251  

**Issue Date:** 11/18/2019

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#### U.S. Insurer - 2019 EVALUATION

**Key Dates**

- **TDI Initial Date:** 1-Nov-92
- **Incorporation Date:** 29-Oct-91
- **Commenced Business:** 31-Dec-91

**A.M. Best Rating**

- **Rating:** Superior
- **Rating Date:** Dec-18

**Group Information**

- **Insurance Group:** Chubb INA Group
- **Parent Company:** Chubb Limited
- **Parent Domicile:** Switzerland

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### Financial Highlights

<table>
<thead>
<tr>
<th>Year</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital &amp; Surplus</td>
<td>192,945,522</td>
<td>189,689,461</td>
<td>184,659,605</td>
<td>176,353,954</td>
</tr>
<tr>
<td>Net Income After Tax</td>
<td>3,128,495</td>
<td>5,917,339</td>
<td>10,011,930</td>
<td>11,203,434</td>
</tr>
<tr>
<td>Direct Premium in Texas (Schedule T)</td>
<td>130,740</td>
<td>431,469</td>
<td>507,364</td>
<td></td>
</tr>
<tr>
<td>% of Direct Premium in Texas</td>
<td>4%</td>
<td>15%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Texas' Rank in writings (Schedule T )</td>
<td>16</td>
<td>16</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>SLTX Premium Processed</td>
<td>163,317</td>
<td>489,339</td>
<td>511,121</td>
<td></td>
</tr>
<tr>
<td>Rank among all Texas S/L Insurers</td>
<td>166</td>
<td>149</td>
<td>146</td>
<td></td>
</tr>
</tbody>
</table>

### Key Ratios

- **1- Gross Premium to Surplus:** 0.09%
- **2- Net Premium to Surplus:** 0.00%
- **3- Change in Net Premium Written (%):** 0.00%
- **4- Surplus Aid Ratio:** Usual Range: Between -10% and 50%
- **5- Two Year Operating Ratio:** Usual Range: Less than 100%
- **6- Gross Change in Surplus (%):** Usual Range: Less than 15%
- **7- Gross Change in Surplus (%):** Usual Range: Between -10% and 25%
- **8- Liabilities to Liquid Assets:** Usual Range: Less than 25%
- **9- Capital & Surplus:** Usual Range: Less than 25%
- **10- Agents Balances to Surplus:** Usual Range: Less than 20%
- **11- One Year Development to Surplus:** Usual Range: Less than 20%
- **12- Two Year Development to Surplus:** Usual Range: Less than 20%
- **13- Current Estimated Reserve Deficiency:** Usual Range: Less than 20%

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### Coverage

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

- **1- Other Liability**
- **2- Fire**
- **3- Fidelity**

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### Losses Incurred by Line of Business (LOB)

<table>
<thead>
<tr>
<th>Line of Business</th>
<th>2018 Losses Incurred</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Multi-Peril (Non-Liability)</td>
<td>$388.00</td>
</tr>
<tr>
<td>Fire</td>
<td>$104.00</td>
</tr>
<tr>
<td>Fidelity</td>
<td>$(177.00)</td>
</tr>
<tr>
<td>Allied Lines</td>
<td>$(262.00)</td>
</tr>
<tr>
<td>Excess Workers' Compensation</td>
<td>$(333.00)</td>
</tr>
</tbody>
</table>