Key Information

- **TDI Initial Date**: 1-Jul-16
- **Memberships/Listings**: IID Listed
- **Financial Size**: XII ($1.25B - $1.5B)

Location

- **Country of Domicile**: United Kingdom
- **U.S. Contact**: Drinker Biddle & Reath
  1177 Avenue of the Americas, 41st Floor
  New York, NY 10036

A.M. Best Rating

- **Group Information**
  - **Insurance Group**: N/A
  - **Parent Company**: Fidelis Insurance Holdings Limited
  - **Parent Domicile**: Bermuda

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

Non-U.S. Insurer - 2018 EVALUATION

### Financial Ratios

<table>
<thead>
<tr>
<th>2017 (USD)</th>
<th>2016 (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital &amp; Surplus</td>
<td>159,314,000</td>
</tr>
<tr>
<td>Underwriting Gain (Loss)</td>
<td>(3,876,000)</td>
</tr>
<tr>
<td>Net Income After Tax</td>
<td>(2,983,000)</td>
</tr>
<tr>
<td>Gross Premium</td>
<td>226,737,000</td>
</tr>
<tr>
<td>Net Premium</td>
<td>112,578,000</td>
</tr>
<tr>
<td>Gross Premium to Surplus Ratio</td>
<td>142%</td>
</tr>
<tr>
<td>Net Premium to Surplus Ratio</td>
<td>71%</td>
</tr>
<tr>
<td>SLTX Premium Processed</td>
<td>1,334,609</td>
</tr>
<tr>
<td>Rank among all Texas S/L Insurers</td>
<td>134</td>
</tr>
<tr>
<td>Texas Premium (Statement)</td>
<td>7,433,000</td>
</tr>
<tr>
<td>Texas Rank in Writings (Statement)</td>
<td>1</td>
</tr>
<tr>
<td>Combined Ratio</td>
<td>43%</td>
</tr>
<tr>
<td>Ratio Failures</td>
<td>2</td>
</tr>
</tbody>
</table>

- **NPW /SH Funds**: 71% 71%
- **% Growth - NPW**: 25% -
- **Retention Ratio**: 50% 48%
- **Reserves/Liq Assets**: 90% 61%
- **Investment Yield**: 0.1% -
- **Profit/SH Funds**: -2% -10%
- **Reserves + Surp/NPW**: 295% 235%
- **Reserves / Surplus**: 106% 65%

---

**Graphs**

- **Capital & Surplus**
  - 2017 (USD): 140,000,000
  - 2016 (USD): 120,000,000

- **SLTX Premium Processed**
  - 2017 (USD): 1,334,609
  - 2016 (USD): 0

- **Underwriting Result**
  - 2017 (USD): 0
  - 2016 (USD): 0