

GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA

U. S. Insurer - 2015 EVALUATION

Issue Date May-15

Insurer Number: Texas # 808106643	NAIC # 0749-20559
TDI Initial Date 15-Sep-94	AMB # 02837

State of Domicile: ARIZONA	Incorporation Date: 15-Nov-84
Location of Main Administrative Offices: Scottsdale, AZ	Commenced Business: 30-Sep-85

Parent / Ultimate Parent: SCOR US Corporation/SCOR SE	Parent Domicile: New York/France
Name of Insurance Group: SCOR Group	
A.M. Best's Rating: A Stable www.ambest.com	
as of May-15	
Affirmed 1-Oct-14	

	2014	2013	2012	2011	2010
Capital & Surplus	51,676,338	51,063,445	48,301,831	47,438,161	45,787,598
Underwriting Gain (Loss)	1,753,386	2,070,133	(596,978)	2,604,344	7,408,966
Net Income After Tax	1,445,208	2,010,757	973,978	1,928,106	9,328,910
Cash Flow from Operations	29,168,068	1,308,065	18,738,279	(39,054,772)	(295,814)
Return on Policyholder Surplus	2.9%	4.1%	1.8%	4.4%	27.4%
Gross Premium	185,045,497	146,789,370	100,518,634	120,785,916	123,431,971
Net Premium	24,912,521	5,927,528	4,212,722	4,168,236	5,535,392
Gross Premium to Surplus Ratio	358%	287%	208%	255%	270%
Net Premium to Surplus Ratio	48%	12%	9%	9%	12%
Direct Premium Total	185,132,236	147,121,668	101,331,277	111,192,560	93,022,552
Direct Premium in Texas (Sch. T)	25,667,087	18,443,071	6,822,989	14,933,917	8,678,920
% of Direct Premium in Texas	14%	13%	7%	13%	9%
Texas' Rank in writings (Schedule T)	2 of 56	2 of 56	2 of 56	2 of 55	4 of 56
SLSOT Premium Processed	25,471,934	16,826,200	14,650,894	11,589,602	5,064,761
Rank among all Texas S/L Insurers	50	62	59	60	89
Combined Ratio	89%	63%	115%	31%	60%
IRIS Ratios Outside Usual Range	5	4	3	2	7

	2014	2013	2012
Gross Prem./Surplus	358%	287%	208%
Net Prem./Surplus	48%	12%	9%
Change - Net Premium	320%	41%	1%
Surplus Aid Ratio	0%	0%	0%
2 Yr. Operating Ratio	69%	69%	74%
Investment Yield	1.1%	1.2%	0.9%
Surplus Change (Gross)	1%	6%	2%
Surplus Change (Net)	1%	6%	2%
Liab. to Liquid Assets	104%	121%	146%
Agents Bal. to Surplus	51%	58%	52%
Reserve Development			
1Year Devl / Surplus	1%	4%	0%
2Year Devl / Surplus	4%	5%	0%
C.Deficiency / Surplus	61%	0%	0%

