HCC SPECIALTY INSURANCE COMPANY

U. S. Insurer - 2015 EVALUATION

Issue Date
June-15

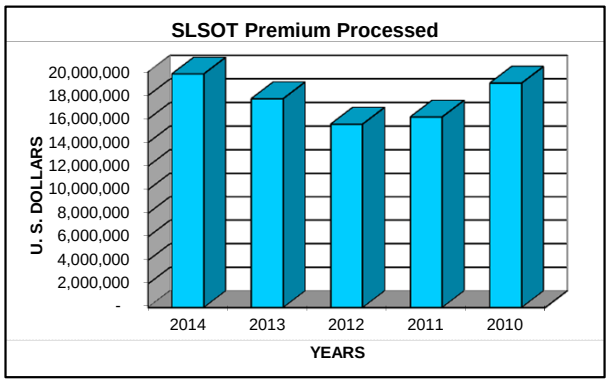
Insurer Number: Texas # 80101381 NAIC # 0984-11243
TDI Initial Date **29-Jul-02** AMB # 12531

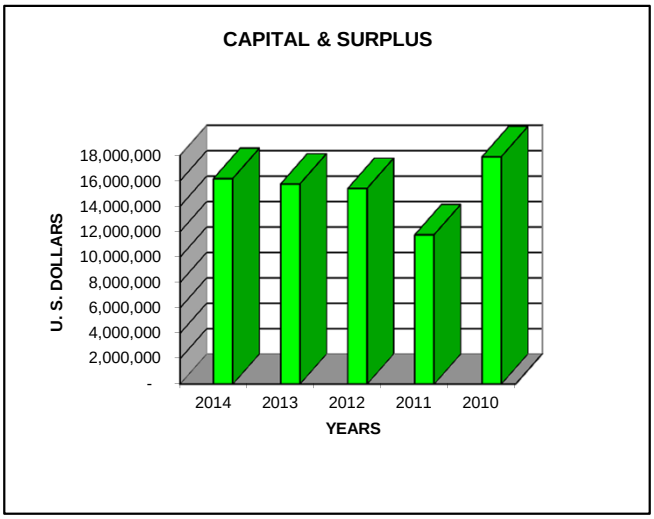
State of Domicile: **Oklahoma** Incorporation Date: 8-Mar-02
Location of Main Administrative Offices: **Houston. TX** Commenced Business: 2-Apr-02

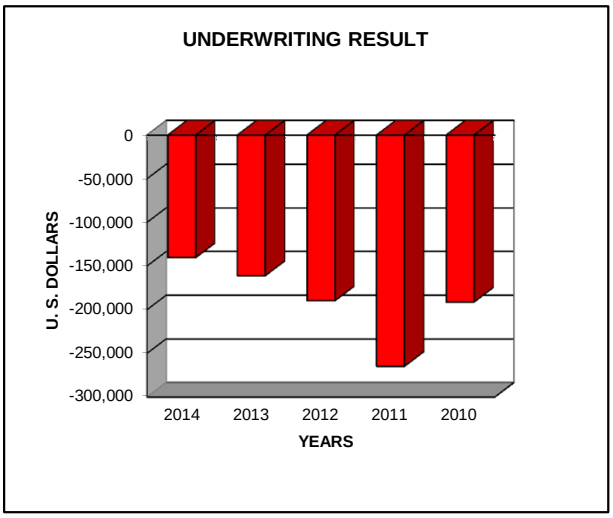
Parent / Ultimate Parent: **AVEMCO Insurance Company / HCC Insurance Holdings** Parent Domicile
Name of Insurance Group: **HCC Insurance Holdings Group** Maryland / Texas
A.M. Best's Rating **A+** *Stable* www.ambest.com
as of **Jun-15**
Affirmed 25-Sep-14

	31-Mar-15	2014	2013	2012	2011	2010
Capital & Surplus	16,271,792	16,190,422	15,761,970	15,404,426	11,765,542	17,899,382
Underwriting Gain (Loss)		(140,338)	(161,013)	(189,799)	(264,802)	(191,217)
Net Income After Tax		367,461	343,706	303,809	674,375	504,831
Cash Flow from Operations		4,037,770	(5,145,365)	1,179,779	265,346	(481,875)
Return on Policyholder Surplus		2.3%	2.2%	2.2%	4.5%	2.7%
Gross Premium		19,292,314	18,250,296	15,789,122	16,199,385	16,119,508
Net Premium		-	-	-	-	-
Gross Premium to Surplus Ratio		119%	116%	102%	138%	90%
Net Premium to Surplus Ratio		0%	0%	0%	0%	0%
Direct Premium Total		19,292,314	18,250,295	15,789,123	16,199,385	16,119,508
Direct Premium in Texas (Sch. T)		19,292,314	18,250,295	15,789,123	16,199,385	16,119,508
% of Direct Premium in Texas		100%	100%	100%	100%	100%
Texas' Rank in writings (Schedule T)		0 of 0	1 of 1	1 of 1	1 of 1	1 of 1
SLSOT Premium Processed		19,835,102	17,736,865	15,578,084	16,179,090	19,054,066
Rank among all Texas S/L Insurers		61	60	56	50	39
Combined Ratio		0%	0%	0%	0%	0%
IRIS Ratios Outside Usual Range		0	0	0	1	0

	2014	2013	2012
Gross Prem./Surplus	119%	116%	102%
Net Prem/Surplus	0%	0%	0%
Change - Net Premium	0%	0%	0%
Surplus Aid Ratio	0%	0%	0%
2 Yr. Operating Ratio	0%	0%	0%
Investment Yield	3.7%	3.7%	3.8%
Surplus Change (Gross)	3%	2%	31%
Surplus Change (Net)	3%	2%	3%
Liab. to Liquid Assets	29%	39%	24%
Agents Bal. to Surplus	19%	17%	10%
1Year Devl / Surplus	0%	0%	0%
2Year Devl / Surplus	0%	0%	0%
C.Deficiency / Surplus	0%	0%	0%







Prepared by: Surplus Lines Stamping Office of Texas