

INTERNATIONAL INSURANCE COMPANY of HANNOVER SE

Non-U. S. INSURER - 2014 Five-Year Summary

Issue Date July-15

Insurer Number: Texas # 907740223 IID / AIN # AA-1120822
 TDI Initial Date **25-Apr-94** AMB # 86486

U. S. Contact

Drinker, Biddle & Reath, LLP

Country of Domicile: **United Kingdom**
 Memberships / Listings IID Listed **Yes**

Parent / Ultimate Parent: **Hannover Finance (UK) Ltd./HDI**
 Name of Insurance Group: **Haftpflichtverband der Deutschen Industrie V. a. G. (HDI)**
Hannover RE

Parent Domicile
Germany

A.M. Best's Rating **A+** **Stable**
www.ambest.com **Jul-15** Class XV
Affirmed 19-Sep-14 XV

	2014	2013	2012	2011	2010
Capital & Surplus	212,540,214	237,980,150	196,409,432	179,834,806	184,414,492
Underwriting Gain (Loss)	13,081,897	21,011,979	31,182,330	24,647,873	25,937,653
Net Income After Tax	(12,884,041)	(9,893,811)	10,266,442	8,454,910	14,249,769
Gross Premium	898,189,211	1,181,691,253	1,091,030,042	927,616,337	848,670,813
Net Premium	38,054,563	85,614,892	66,920,631	57,908,512	(101,927,078)
Gross Premium to Surplus Ratio	423%	497%	555%	516%	460%
Net Premium to Surplus Ratio	18%	36%	34%	32%	-55%
SLSOT Premium Processed	26,202,290	19,204,620	14,884,327	10,187,017	6,393,094
Rank among all Texas S/L Insurers	47	55	58	63	81
Source ->	IID	IID	IID	IID	IID
Combined Ratio	67%	74%	52%	57%	123%
Source ->	IID	IID	IID	IID	IID
Ratio Failures	4 of 8	3 of 8	1 of 8	3 of 8	4 of 8

Financial Ratios

	2014	2013	2012	2011	2010
Net Prem. / Sh. Funds	18%	36%	34%	34%	34%
% Growth - Net Prem.	-56%	28%	16%	16%	16%
Retention Ratio	4%	7%	6%	6%	6%
Reserves/Liq. Assets	51%	38%	35%	35%	35%
Investment Yield	4.2%	2.3%	4.6%	4.6%	4.6%
Profit/Sh.Funds	-5.7%	-4.9%	5.5%	5.5%	5.5%
Reserves +Surp/ Net P	1076%	498%	527%	527%	527%
Reserves / Surplus	93%	220%	233%	233%	233%
	IID	IID	IID	IID	IID

