

# SIRIUS INTERNATIONAL INSURANCE CORPORATION

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

**Issue Date**  
July-15

Insurer Number: Texas # 90102152 IID / AIN # AA-1440076  
 TDI Initial Date 14-Sep-98 AMB # 87839

U. S. Contact  
 Locke Lord LLP

Country of Domicile: Sweden  
 Memberships / Listings IID Listed Yes

Parent / Ultimate Parent: SIRIUS Insurance Holding Group/Fund American Holdings AB  
 Name of Insurance Group: Sirius Group

Parent Domicile  
 Sweden/Sweedn

A.M. Best's Rating A Stable [www.ambest.com](http://www.ambest.com)  
 as of Jul-15 Class XV  
 Affirmed 3-Oct-14

	2014	2013	2012	2011	2010
<b>Capital &amp; Surplus</b>	1,622,552,137	1,979,638,540	1,948,697,357	1,670,899,145	1,447,576,320
<b>Underwriting Gain (Loss)</b>	122,257,429	118,803,831	121,965,041	6,332,006	86,631,477
<b>Net Income After Tax</b>	200,743,672	194,161,490	136,940,491	49,035,922	71,965,870
<b>Gross Premium</b>	717,847,651	793,327,025	855,944,586	827,282,304	1,025,322,337
<b>Net Premium</b>	477,851,201	524,900,569	594,468,317	582,928,959	777,511,172
<b>Gross Premium to Surplus Ratio</b>	44%	40%	44%	50%	71%
<b>Net Premium to Surplus Ratio</b>	29%	27%	31%	35%	54%
<b>SLSOT Premium Processed</b>	381,035	281,901	577,285	2,023,821	1,472,000
<b>Rank among all Texas S/L Insurers</b>	149	148	141	108	121
Source ->	IID	IID	IID	IID	IID
<b>Combined Ratio</b>	76%	78%	82%	101%	90%
Source ->	IID	IID	IID	IID	IID
<b>Ratio Failures</b>	0 of 8	1 of 8	1 of 8	2 of 8	2 of 8

Financial Ratios

	2014	2013	2012
Net Prem. / Sh. Funds	29%	27%	31%
% Growth - Net Prem.	-9%	-12%	2%
Retention Ratio	67%	66%	69%
Reserves/Liq. Assets	61%	67%	51%
Investment Yield	4.0%	7.1%	2.1%
Profit/Sh.Funds	10.8%	10.0%	8.1%
Reserves +Surp/ Net P	554%	531%	463%
Reserves / Surplus	43%	43%	47%
	IID	IID	IID

