

TDC SPECIALTY INSURANCE COMPANY
(fka PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY)

U. S. Insurer - 2015 EVALUATION

Issue Date
August-15

Insurer Number: Texas # 80101263 NAIC # 0831-34487
TDI Initial Date **1-Sep-90** AMB # 10763

State of Domicile: **District of Columbia** Incorporation Date: 19-Sep-89
Location of Main Administrative Offices: **Napa, CA** Commenced Business: 19-Sep-89

Parent / Ultimate Parent: **The Doctor's Company** Parent Domicile: California
Name of Insurance Group: **Doctor's Company Insurance Group**
A.M. Best's Rating: **A Stable** www.ambest.com
as of **Aug-15**
Affirmed 12-Jun-15

	2014	2013	2012	2011	2010
Capital & Surplus	44,948,577	44,196,679	43,921,414	44,819,713	52,212,531
Underwriting Gain (Loss)	(1,873,815)	(1,954,511)	(1,133,736)	(2,014,049)	(43,620)
Net Income After Tax	235,420	(167,752)	1,759,423	844,513	1,577,266
Cash Flow from Operations	335,054	(1,385,763)	2,368,196	(669,688)	(703,529)
Return on Policyholder Surplus	0.5%	-0.4%	4.0%	1.8%	2.8%
Gross Premium	15,001,553	17,877,392	16,654,012	18,917,549	19,652,600
Net Premium	26,902	2,292,659	769,864	1,723,431	1,272,195
Gross Premium to Surplus Ratio	34%	41%	37%	44%	38%
Net Premium to Surplus Ratio	0%	5%	2%	4%	2%
Direct Premium Total	15,001,553	17,877,392	16,654,012	18,917,549	19,652,600
Direct Premium in Texas (Sch. T)	249,028	266,429	230,389	205,267	167,555
% of Direct Premium in Texas	2%	1%	1%	1%	1%
Texas' Rank in writings (Schedule T)	14 of 43	16 of 44	16 of 46	19 of 45	21 of 44
SLSOT Premium Processed	-	262,306	259,133	176,980	155,034
Rank among all Texas S/L Insurers	0	150	151	149	147
Combined Ratio	219%	217%	169%	218%	102%
IRIS Ratios Outside Usual Range	3	3	3	5	3

	2014	2013	2012
Gross Prem./Surplus	34%	41%	37%
Net Prem./Surplus	0%	5%	2%
Change - Net Premium	-99%	198%	-55%
Surplus Aid Ratio	0%	0%	0%
2 Yr. Operating Ratio	175%	148%	141%
Investment Yield	2.3%	1.5%	1.4%
Surplus Change (Gross)	1%	-2%	4%
Surplus Change (Net)	1%	-2%	4%
Liab. to Liquid Assets	27%	29%	33%
Agents Bal. to Surplus	1%	2%	2%
Reserve Development	Reserve Development		
1Year Devl / Surplus	-1%	-1%	0%
2Year Devl / Surplus	-3%	-1%	0%
C.Deficiency / Surplus	0%	0%	0%

