



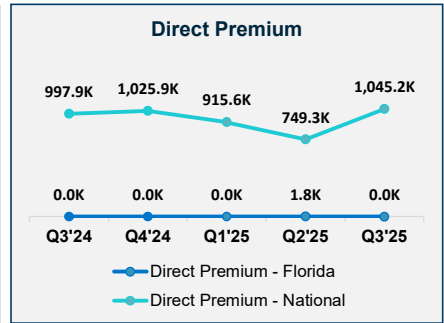
# Travelers Specialty Insurance Company

F/K/A Discover Specialty Ins Co

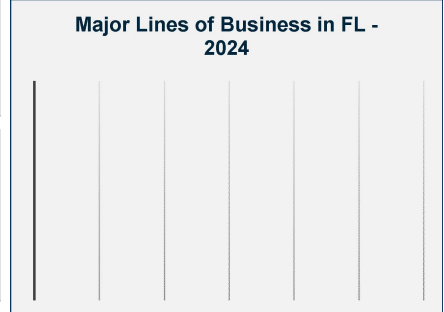
## Insurer Financial Report 2025 | Quarter 3

FEIN: 52-1925132  
 NAIC: 10213  
 A.M.Best: A++  
 State of Domicile: Connecticut  
 Main Office: Hartford, CT  
 Parent: St. Paul Fire and Marine Ins Co  
 Incorporation Date: 4/28/1995  
 Website: www.travelers.com

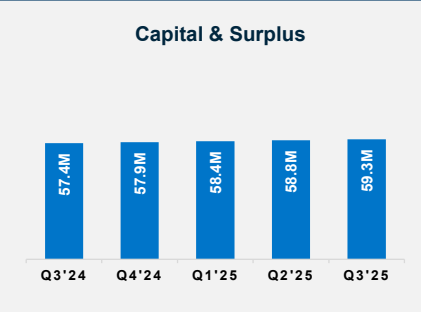
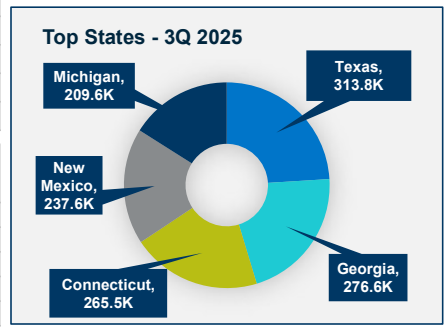
Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	59,895,724	58,097,780	3%	60,740,710	59,024,940	58,582,160
Total Liabilities	582,858	650,815	-10%	1,908,009	652,298	669,194
Capital & Surplus	59,312,866	57,446,965	3%	58,832,702	58,372,641	57,912,966
Premiums and Agent's Balances	0	0	0%	0	0	0
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	0	0	0%	0	0	0
Net Income (Loss) After Tax	1,364,095	1,261,823	8%	884,845	435,793	1,728,438
Cash Flow from Operations	1,411,638	1,302,620	8%	772,914	566,992	1,584,779
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	2,800,644	1,148,022	144%	1,810,567	841,659	3,113,921
Net Premium	0	0	0%	0	0	0
Direct Premium - National	2,710,139	2,087,983	30%	1,664,972	915,628	3,113,921
Direct Premium - Florida	1,790	0	0%	1,790	0	0



PAB: % of Policyholders Surplus	0.0%	0.0%	NM	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	4.7%	2.0%	136%	3.1%	1.4%	5.4%
Net Premium to Surplus Ratio	0.0%	0.0%	NM	0.0%	0.0%	0.0%
% of Direct Premium in Florida	0.1%	0.0%	NM	0.1%	0.0%	0.0%
Liabilities to Assets Ratio	1.0%	1.1%	-13%	3.1%	1.1%	1.1%
Debt to Equity Ratio	1.0%	1.1%	-13%	3.2%	1.1%	1.2%
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	None



Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Travelers Indemnity Co.	A++	US Affiliated Pooling	Authorized	3,414	0



**Comments / Notes**

- Co is a participant in the TRV Reinsurance Pool, an intercompany pooling arrangement. Participation is 0%.

\* Data displayed in \$000  
 NM: The value is outside of the meaningful range for this item.