



# Travelers Specialty Insurance Company

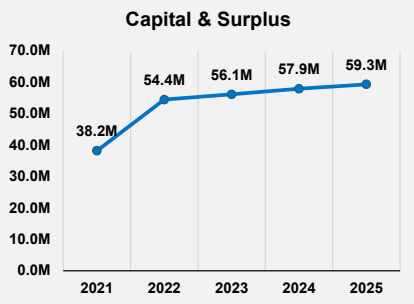
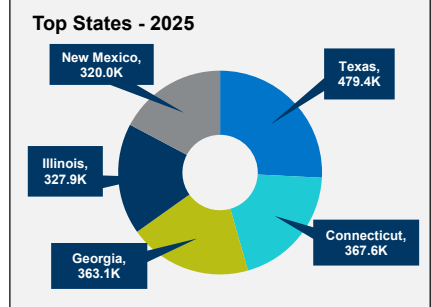
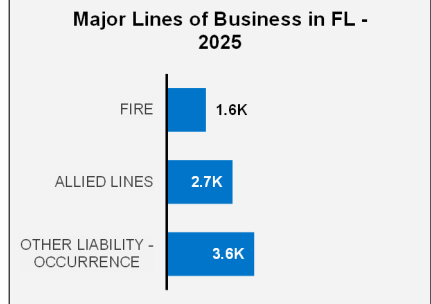
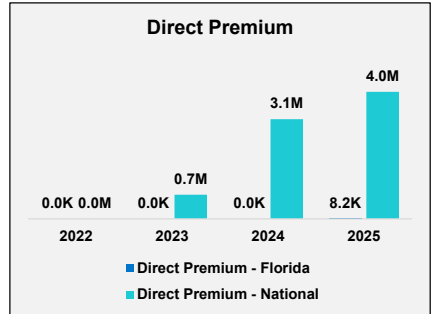
F/K/A Discover Specialty Ins Co

## Insurer Financial Report 2025 | Annual

**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	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	59,879,684	58,582,160	2.2%	56,737,487	55,077,604	38,883,418
Total Liabilities	575,387	669,194	-14.0%	626,233	630,586	699,893
Capital & Surplus	59,304,297	57,912,966	2.4%	56,111,254	54,447,017	38,183,526
Premiums and Agent's Balances	0	0	N/A	0	0	0
Losses	0	0	N/A	0	0	0
Loss Adjustment Expenses	0	0	N/A	0	0	0
Underwriting Gain/Loss	0	0	N/A	0	0	0
Net Income (Loss) After Tax	1,845,410	1,728,438	6.8%	2,145,623	911,624	783,433
Cash Flow from Operations	1,598,233	1,584,779	0.8%	1,557,059	892,475	707,320
Unrealized Capital Gains (Losses)	0	0	N/A	(488,373)	163,400	122,849
Gross Premium	3,967,794	3,113,921	27.4%	749,914	0	0
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	3,967,794	3,113,921	27.4%	749,914	0	0
Direct Premium - Florida	8,194	0	N/A	0	0	0
PAB: % of Policyholders Surplus	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio (IRIS #1)	6.7%	5.4%	24.4%	1.3%	0.0%	0.0%
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
% of Direct Premium in Florida	0.2%	0.0%	N/A	0.0%	0	0
Liabilities to Assets Ratio	1.0%	1.1%	-15.9%	1.1%	1.1%	1.8%
Debt to Equity Ratio	1.0%	1.2%	-16.0%	1.1%	1.2%	1.8%
Combined Ratio	0%	0%	0.0%	0%	0%	0%
Losses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Loss Expenses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Other U/W Exp. Incurred Ratio	0%	0%	0.0%	0%	0%	0%
# of IRIS Ratios Outside Usual Range		0				

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Travelers Indemnity Co.	A++	US Affiliated Pooling	Authorized	4,764	0



**Comments / Notes**

- Co is a participant in the TRV Reinsurance Pool, an intercompany pooling arrangement. Participation is 0%.
- On 12/22/2025, the Co. paid ordinary dividends of \$500K to its parent.

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