



# Travelers Specialty Insurance Company

F/K/A Discover Specialty Ins Co

## Insurer Financial Report 2024 | Quarter 3

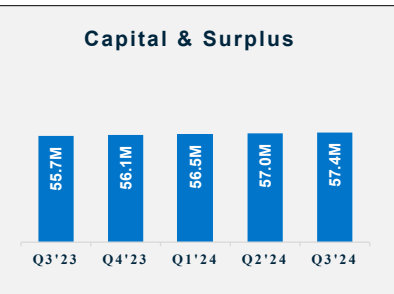
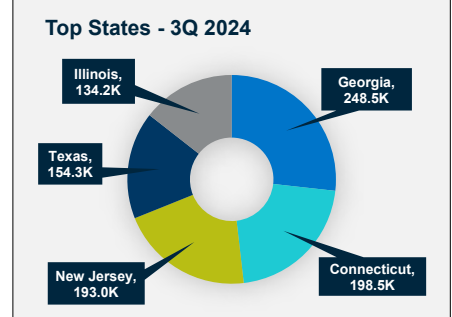
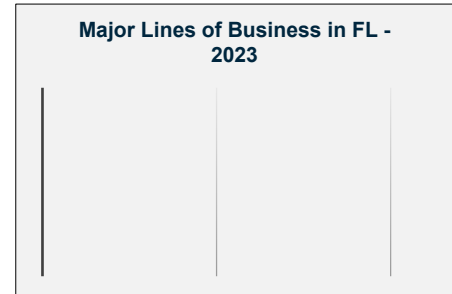
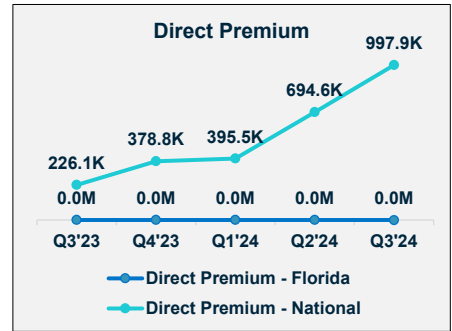
FEIN: 52-1925132  
 NAIC: 10213  
 A.M.Best: A++  
 State of Domicile: Connecticut  
 Main Office: Hartford, CT  
 Parent: St. Paul Fire and Marine Ins Co  
 Incorporation Date: 4/28/1995  
 Website: www.travelers.com

Financial Highlights	Q3 2024	Q3 2023	% Change	Q2 2024	Q1 2024	2023
Total Admitted Assets	58,097,780	56,804,272	2.3%	57,648,860	57,208,812	56,737,487
Total Liabilities	650,815	1,131,118	-42.5%	658,761	661,802	626,233
Capital & Surplus	57,446,965	55,673,154	3.2%	56,990,100	56,547,010	56,111,254
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	1,261,823	1,708,261	-26.1%	807,259	364,824	2,145,623
Cash Flow from Operations	1,302,620	1,282,240	1.6%	836,349	506,346	1,557,059
Unrealized Capital Gains (Losses)	0	(488,373)	100.0%	0	0	(488,373)
Gross Premium	1,148,022	90,663	1166.3%	603,982	238,869	749,914
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	2,087,983	371,097	462.7%	1,090,111	395,518	749,914
Direct Premium - Florida	0	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	2.0%	0.2%	1127.2%	1.1%	0.4%	1.3%
Net Premium to Surplus Ratio	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
% of Direct Premium in Florida	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
Liabilities to Assets Ratio	1.1%	2.0%	-43.7%	1.1%	1.2%	1.1%
Debt to Equity Ratio	1.1%	2.0%	-44.2%	1.2%	1.2%	1.1%

Combined Ratio	N/A	N/A	0.0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	0%

Reinsurers (Top 5)	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Travelers Indemnity Co.	US Affiliated Pooling	Authorized	1,604	0



**Comments / Notes**

- Total direct premium written has increased 462.7% as of Q3 YOY.
- 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.