



# St. Paul Surplus Lines Insurance Company

## Insurer Financial Report 2024 | Annual

FEIN: 41-1230819

NAIC: 30481

A.M.Best: A++

State of Domicile: Delaware

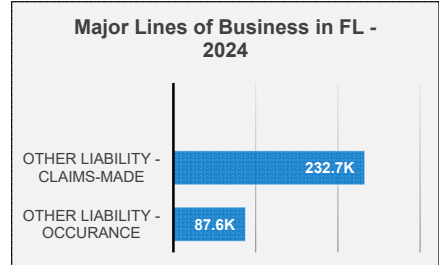
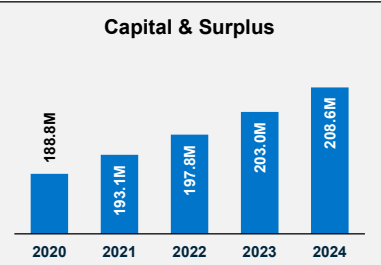
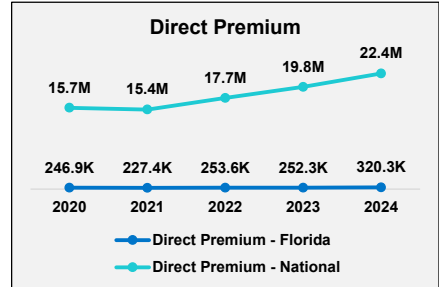
Main Office: Hartford, CT

Parent: St. Paul Fire & Marine Ins Co

Incorporation Date: 2/22/1974

Website: www.travelers.com

Financial Highlights	2024	2023	% Change	2022	2021	2020
Total Admitted Assets	212,665,136	207,380,588	2.5%	205,311,428	198,817,139	200,627,081
Total Liabilities	4,058,029	4,374,406	-7.2%	7,521,377	5,674,671	11,840,187
Capital & Surplus	208,607,107	203,006,182	2.8%	197,790,051	193,142,468	188,786,893
Premiums and Agent's Balances	0	0	NM	0	0	0
Losses	0	0	NM	0	0	0
Loss Adjustment Expenses	0	0	NM	0	0	0
Underwriting Gain/Loss	0	0	NM	0	0	0
Net Income (Loss) After Tax	5,105,766	4,178,222	22.2%	3,833,542	3,842,740	32,571,602
Cash Flow from Operations	5,250,161	6,515,898	-19.4%	3,056,871	8,489,276	(389,246,704)
Unrealized Capital Gains (Losses)	0	0	NM	10,968	31,730	9,065
Gross Premium	22,394,131	19,787,746	13.2%	17,654,568	15,394,367	(85,168,181)
Net Premium	0	0	NM	0	0	(100,914,517)
Direct Premium - National	22,394,131	19,787,746	13.2%	17,654,568	15,394,367	15,746,336
Direct Premium - Florida	320,312	252,301	27.0%	253,582	227,355	246,903

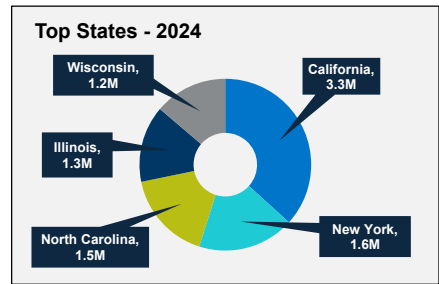


**Comments / Notes**

- Co. is party to the TRV Reinsurance Pool. Participation is 0%.
- FL DPW increased 27% YOY.

PAB: % of Policyholders Surplus	0.0%	0.0%	NM	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio (IRIS #1)	10.7%	9.7%	10.1%	8.9%	8.0%	-45.1%
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	NM	0.0%	0.0%	-53.5%
% of Direct Premium in Florida	1.4%	1.3%	12.2%	1.4%	1.5%	1.6%
Liabilities to Assets Ratio	1.9%	2.1%	-9.5%	3.7%	2.9%	5.9%
Debt to Equity Ratio	1.9%	2.2%	-9.7%	3.8%	2.9%	6.3%
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%

Reinsurers (Top 5)	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Travelers Indemnity Co	US Affiliated Pooling	Authorized	138,247	0



\* Data displayed in \$000

NM: The value is outside of the meaningful range for this item.