

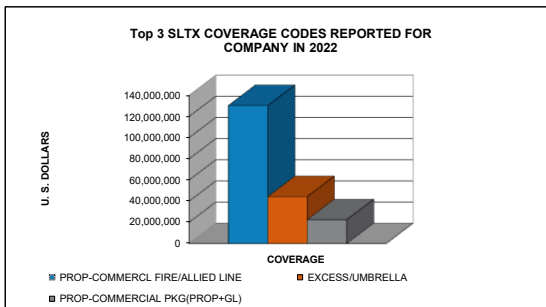
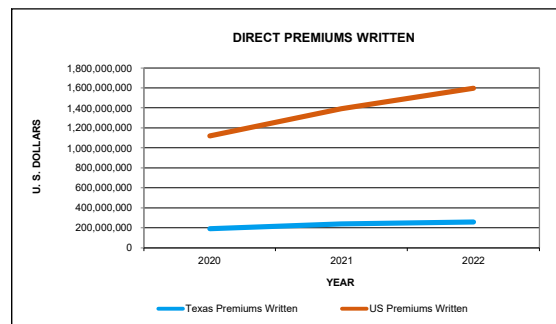
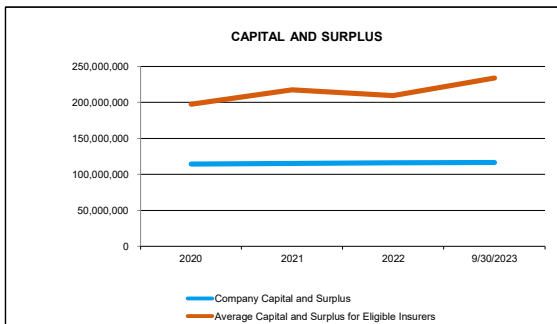
Westchester Surplus Lines Insurance Co				Issue Date:	12/5/2023
Insurer #:	80101084	NAIC #:	10172	AMB #:	004433

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-82	Domicile	A++	Superior	Insurance Group	
Incorporation Date	30-Jun-71	Georgia		Chubb INA Group		
				Parent Company		
				Dec-22	Chubb Ltd	
Commenced Business	30-Sep-71	Main Administrative Office			Parent Domicile	
		436 Walnut Street,			Switzerland	
		Philadelphia, PA, US 19106				

	9/30/2023	2022	2021	2020
Capital & Surplus	116,858,000	115,926,000	115,216,000	114,480,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	913,000	677,000	701,000	685,000
Cash Flow from Operations		18,971,000	30,976,000	(19,120,000)
Gross Premium		1,599,052,000	1,390,798,000	1,121,777,000
Net Premium	0	0	0	0
Direct Premium Total	1,460,774,000	1,599,079,000	1,390,652,000	1,121,346,000
Direct Premium in Texas (Schedule T)		260,266,000	240,515,000	193,165,000
% of Direct Premium in Texas		16%	17%	17%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		260,250,756	235,381,303	214,123,698
Rank among all Texas S/L Insurers		7	5	6
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		4	3	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	0.00%	0.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	0.00%	32.30%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
1.00%	1.00%	613.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
118.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
0.00%		
Usual Range: Less than 25%		



2022 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 86,723,000.00
2 Fire	\$ 71,574,000.00
3 Other Liab (Occurrence)	\$ 64,794,000.00
4 Inland Marine	\$ 14,805,000.00
5 Inland Marine	\$ 14,805,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 69,563,000.00
2 Fire	\$ 50,856,000.00
3 Allied Lines	\$ 46,051,000.00
4 Other Liab (Claims-made)	\$ 2,642,000.00
5 Inland Marine	\$ 2,232,000.00