

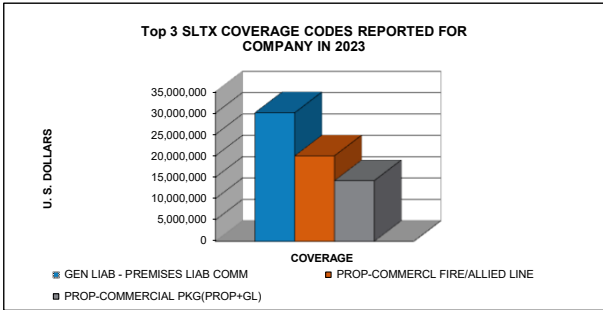
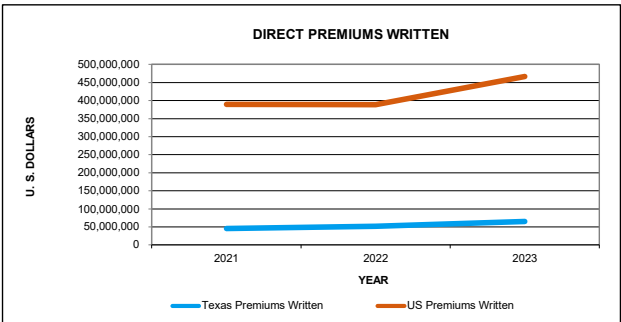
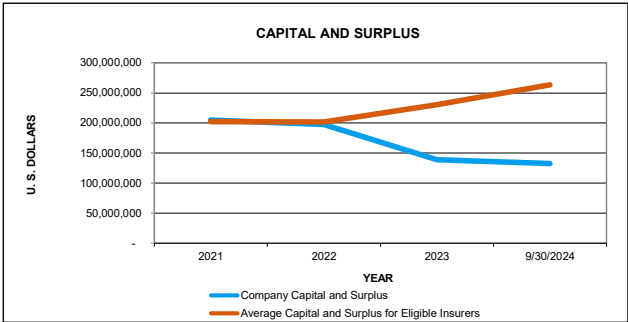
Western World Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101155	NAIC #:	13196	AMB #:	003132

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-81	Domicile New Hampshire	Excellent	Insurance Group American International Group
Incorporation Date	27-Mar-64	Main Administrative Office 300 Kimball Drive, Suite 500 Parsippany, NJ, US 07054	A	Parent Company American International Group, Inc
Commenced Business	4-Apr-64		Jan-24	Parent Domicile Delaware

	9/30/2024	2023	2022	2021
Capital & Surplus	132,404,000	139,259,000	197,788,000	204,756,000
Underwriting Gain (Loss)	18,359,000	57,605,000	90,811,000	42,188,000
Net Income After Tax	5,539,000	41,386,000	71,684,000	53,107,000
Cash Flow from Operations		(24,146,000)	(19,359,000)	(66,116,000)
Gross Premium		466,578,000	388,691,000	389,488,000
Net Premium	-	15,000	(2,000)	19,000
Direct Premium Total	412,423,000	466,580,000	388,695,000	389,499,000
Direct Premium in Texas (Schedule T)		64,858,000	52,070,000	45,465,000
% of Direct Premium in Texas		14%	13%	12%
Texas' Rank in writings (Schedule T )		2	2	2
SLTX Premium Processed		71,907,252	53,379,768	48,730,353
Rank among all Texas S/L Insurers		57	59	50
Combined Ratio		1900%	800%	800%
IRIS Ratios Outside Usual Range		5	3	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
335.00%	0.00%	999.00%
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	6- Investment Yield
1.00%	0.00%	5.00%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-30.00%	-30.00%	581.00%
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
201.00%	3.00%	-2.00%
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%	



2023 Texas Premiums by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 26,590,000.00
2 Other Liab (Occurrence)	\$ 19,100,000.00
3 Comm Mult Peril(Liab)	\$ 5,987,000.00
4 Allied Lines	\$ 3,544,000.00
4 Other Comm Auto Liab	\$ 3,392,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 12,427,000.00
2 Other Liab (Occurrence)	\$ 5,428,000.00
3 Comm Mult Peril(Liab)	\$ 2,166,000.00
4 Allied Lines	\$ 1,333,000.00
5 Other Comm Auto Liab	\$ 1,245,000.00