

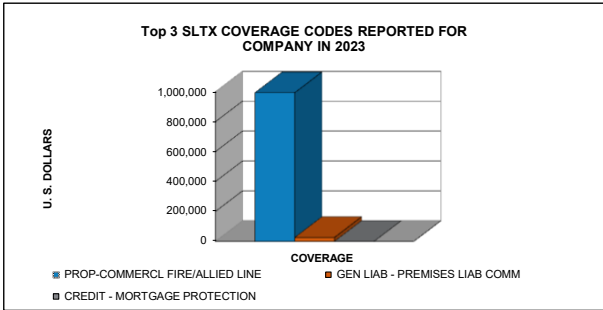
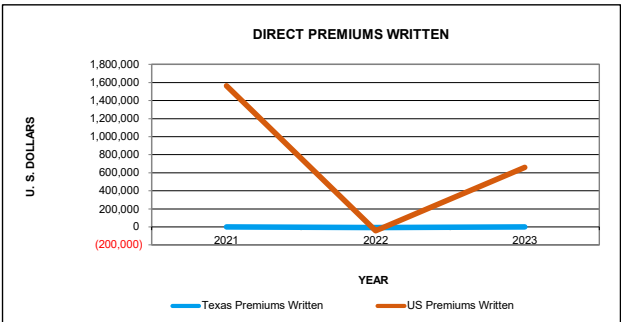
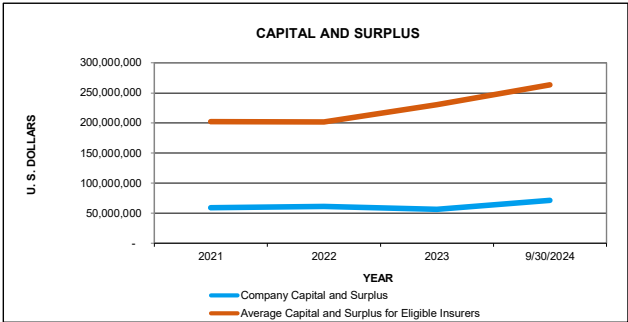
American Western Home Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101019	NAIC #:	35912	AMB #:	003763

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-92	Domicile	Oklahoma	A+	Superior	Insurance Group	American Modern Insurance Group
Incorporation Date	7-Dec-77	Main Administrative Office			Jul-24	Parent Company	Munich Reinsurance Company
Commenced Business	28-Jul-78	7000 Midland Blvd Amelia, OH, US 45102-2607				Parent Domicile	Germany

	9/30/2024	2023	2022	2021
Capital & Surplus	71,601,000	56,450,000	61,119,000	59,300,000
Underwriting Gain (Loss)	15,320,000	(7,782,000)	(1,303,000)	(5,261,000)
Net Income After Tax	15,172,000	(4,669,000)	1,819,000	(2,829,000)
Cash Flow from Operations		(1,190,000)	5,328,000	8,967,000
Gross Premium		87,781,000	83,933,000	86,481,000
Net Premium	(39,147,000)	87,121,000	83,977,000	84,920,000
Direct Premium Total	6,053,000	659,000	(44,000)	1,562,000
Direct Premium in Texas (Schedule T)		0	(7,000)	(1,000)
% of Direct Premium in Texas		0%	16%	0%
Texas' Rank in writings (Schedule T)		-	55	52
SLTX Premium Processed		1,019,734	26,131	(1,346)
Rank among all Texas S/L Insurers		221	243	253
Combined Ratio		109%	102%	107%
IRIS Ratios Outside Usual Range		2	3	4

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
156.00%	154.00%	4.00%
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
0.00%	104.00%	1.90%
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
-8.00%	-8.00%	90.00%
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
11.00%	0.00%	-2.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
1.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 25,000.00
	\$ -
	\$ -
	\$ -
	\$ -