

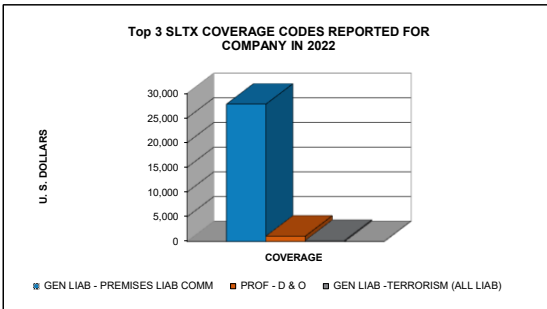
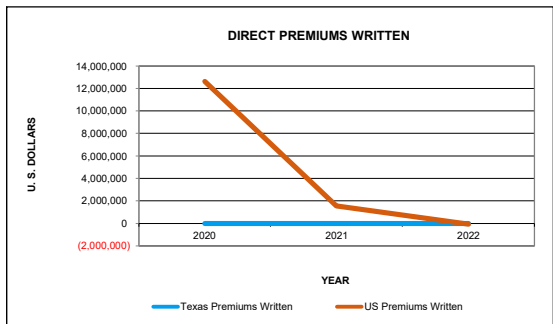
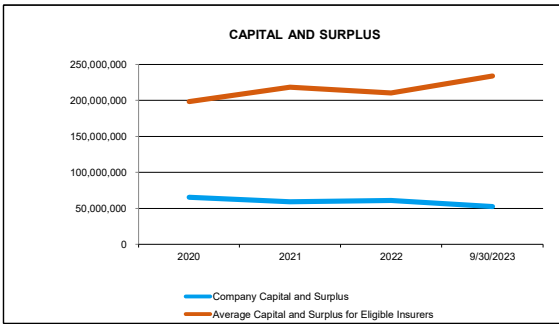
American Western Home Insurance Company				Issue Date: 11/20/2023	
Insurer #:	80101019	NAIC #:	35912	AMB #:	003763

U.S. Insurer - 2023 EVALUATION

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

	9/30/2023	2022	2021	2020
Capital & Surplus	52,818,000	61,119,000	59,300,000	65,373,000
Underwriting Gain (Loss)	(11,004,000)	(1,303,000)	(5,261,000)	(8,244,000)
Net Income After Tax	(8,301,000)	1,819,000	(2,829,000)	(3,506,000)
Cash Flow from Operations		5,328,000	8,967,000	(10,931,000)
Gross Premium		83,933,000	86,481,000	81,525,000
Net Premium	82,728,000	83,977,000	84,920,000	68,889,000
Direct Premium Total	30,000	(44,000)	1,562,000	12,636,000
Direct Premium in Texas (Schedule T)		(7,000)	(1,000)	(8,000)
% of Direct Premium in Texas		16%	0%	0%
Texas' Rank in writings (Schedule T)		55	52	55
SLTX Premium Processed		26,131	(1,346)	(101,688)
Rank among all Texas S/L Insurers		243	253	235
Combined Ratio		102%	107%	113%
IRIS Ratios Outside Usual Range		3	4	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
137.00%	137.00%	-1.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	101.00%	1.70%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
3.00%	3.00%	104.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
24.00%	-1.00%	0.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
13- Current Estimated Reserve Deficiency		
-2.00%		
<i>Usual Range: Less than 25%</i>		



2022 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -