

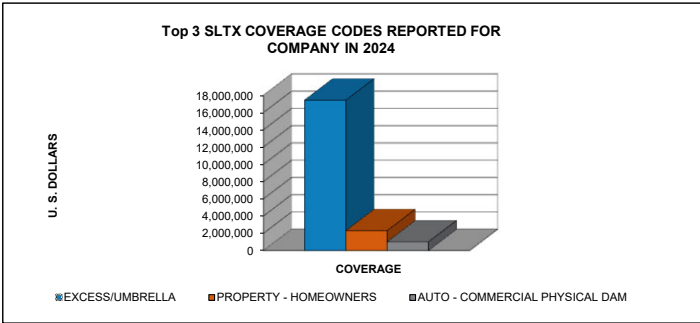
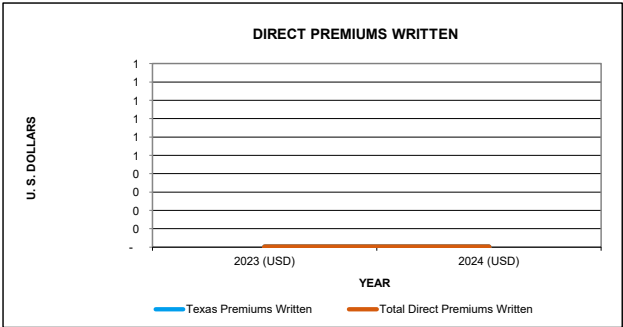
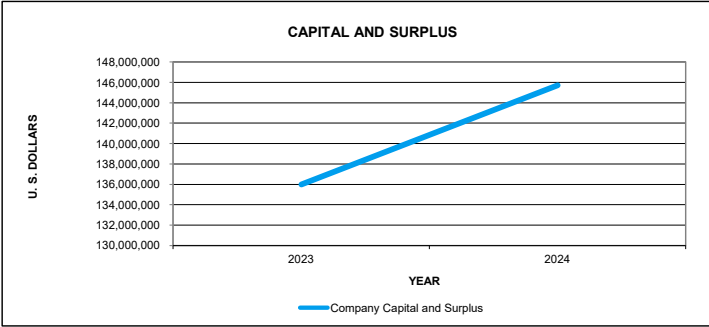
Hamilton Insurance DAC					Issue Date:	10/24/2025
	Insurer #:	13764623	AIID #:	AA- 1780104	AMB #:	091318

U.S. Insurer - 2025 EVALUATION

Key Information		Location	A.M. Best Rating	Group Information	
TDI Initial Date	1-Oct-12	Ireland	A Excellent May-25	Insurance Group	NA
Memberships/Listings	IID Listed	U.S. Contact		Parent Company	Hamilton Insurance Group, Ltd
Financial Size	XV (> or = USD 2.00 Billion)	Westmont Associates, Inc. 1763 Marlton Pike East, #200 Cherry Hill, NJ 08003		Parent Domicile	Bermuda

	2024 (USD)	2023 (USD)
Capital & Surplus	145,723,676	135,980,160
Underwriting Gain (Loss)	634,730	(9,913,748)
Net Income After Tax	8,068,507	(1,911,260)
Gross Premium	401,233,392	341,492,490
Net Premium	130,798,770	94,668,707
Direct Premium	-	-
Gross Premium to Surplus Ratio	275%	251%
Net Premium to Surplus Ratio	90%	70%
SLTX Premium Processed	27,314,526	23,260,331
Rank among all Texas S/L Insurers	115	114
Texas Premium (Statement)	-	-
Texas Rank in Writings (Statement)	-	-
Combined Ratio	100%	116%
Ratio Failures	6	

1-Gross Premiums to Shareholder Funds	2- Net Premiums to Shareholder Funds	3- Change in Net Premiums Written (%)
275.34%	89.76%	38.16%
Usual Range: Less than 900%	Usual Range: Less than 330%	Usual Range: Between -10% and 30%
4- Retention Ratio	5- Reserves to Liquid Assets	6- Investment Yield
32.60%	218.49%	3.47%
Usual Range: Greater than 50%	Usual Range: Less than 100%	Usual Range: Greater than 3.5%
7- Profit to Shareholder Funds	8- Reserves + Surplus to Net Premiums	9- Reserves to Surplus
3.96%	757.55%	579.96%
Usual Range: Greater than 5%	Usual Range: Greater than 150%	Usual Range: Less than 350%



2024 Gross Premiums by Class of Business (US and Non-US Business)		
1 Property	\$	140,064,635
2 Liability	\$	75,534,667
3 Other	\$	71,056,305
4 Credit & Suretyship	\$	63,000,994
5 Marine	\$	51,576,791

2024 Losses Incurred by Class of Business (US and Non-US Business)		
1 Property	\$	77,643,012
2 Liability	\$	51,675,100
3 Marine	\$	38,820,254
4 Other	\$	26,916,341
5 Credit & Suretyship	\$	8,143,244

Note: The information is limited to what financial data that was made available. NAIC does an annually analysis for renewal purposes on the financial information for each of the Alien carriers

