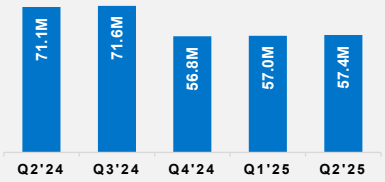
American Western Home Insurance Company

Insurer Financial Report
2025 | Quarter 2

FEIN: 31-0920414
NAIC: 35912
A.M.Best: A+
State of Domicile: Oklahoma
Main Office: Amelia, OH
Parent: American Modern Home Ins
Incorporation Date: 12/7/1977
Website: www.amig.com

Capital & Surplus



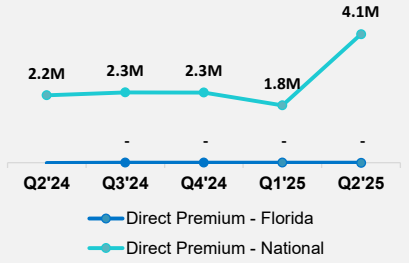
Comments / Notes

- Co. is a part of an intercompany reinsurance pooling agreement and cedes 100% of losses to parent co.

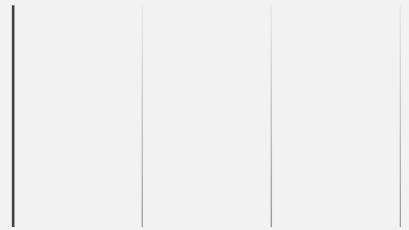
Financial Highlights	Q2 2025	Q2 2024	% Change	Q1 2025	2024	2023
Total Admitted Assets	58,465,743	73,442,437	-20%	58,300,481	58,632,351	130,083,694
Total Liabilities	1,109,060	2,380,022	-53%	1,282,078	1,855,275	73,633,737
Capital & Surplus	57,356,682	71,062,415	-19%	57,018,402	56,777,077	56,449,957
Premiums and Agent's Balances	2,139,426	1,407,390	52%	1,605,703	926,327	6,188,340
Losses	0	0	0%	0	0	16,721,211
Loss Adjustment Expenses	0	0	0%	0	0	1,778,879
Underwriting Gain/Loss	90,195	15,291,106	-99%	39,717	15,355,620	(7,782,100)
Net Income (Loss) After Tax	545,976	14,673,610	-96%	234,600	15,349,152	(4,669,253)
Cash Flow from Operations	(330,954)	(6,689,641)	95%	(4,636,397)	39,541,181	(1,190,261)
Unrealized Capital Gains (Losses)	17,318	(50,354)	134%	(2,197)	(27,230)	0
Gross Premium	4,509,736	1,198,364	276%	1,985,867	(30,838,689)	87,780,605
Net Premium	0	0	0%	0	(39,146,510)	87,120,928
Direct Premium - National	5,975,582	3,793,033	58%	1,843,403	8,307,821	659,677
Direct Premium - Florida	0	(7,620)	100%	0	(7,620)	(12,584)
PAB: % of Policyholders Surplus	3.7%	2.0%	88%	2.8%	1.6%	11.0%
Gross Premium to Surplus Ratio	7.9%	1.7%	366%	3.5%	-54.3%	155.5%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	-68.9%	154.3%
% of Direct Premium in Florida	0.0%	-0.2%	100%	0.0%	-0.1%	-1.9%
Liabilities to Assets Ratio	1.9%	3.2%	-41%	2.2%	3.2%	56.6%
Debt to Equity Ratio	1.9%	3.3%	-42%	2.2%	3.3%	130.4%
Combined Ratio	N/A	N/A	0%	N/A	NM	108%
Losses Incurred Ratio	N/A	N/A	0%	N/A	NM	56%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	NM	6%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	NM	46%
IRIS Ratio(s) Outside Ususal Range	N/A	N/A	0%	N/A	#3, 5	N/A

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
American Modern Home Ins Co	A+	US Affiliated Pooling	Authorized	5,650	0

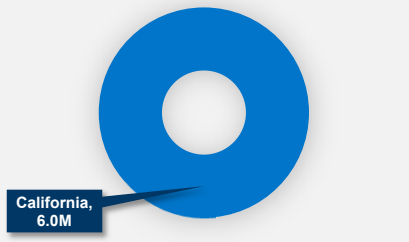
Direct Premium



Major Lines of Business in FL - 2024



Top States - 2Q 2025



* Data displayed in $000

NM: The value is outside of the meaningful range for this item.