

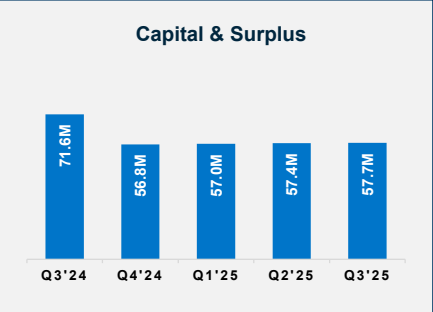
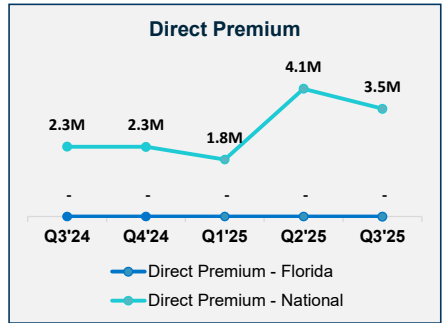


American Western Home Insurance Company

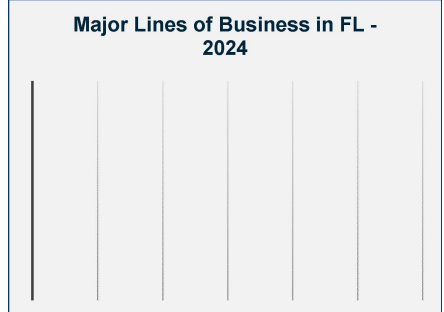
Insurer Financial Report
2025 | Quarter 3

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

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	58,621,091	73,011,258	-20%	58,465,743	58,300,481	58,632,351
Total Liabilities	937,667	1,410,336	-34%	1,109,060	1,282,078	1,855,275
Capital & Surplus	57,683,424	71,600,922	-19%	57,356,682	57,018,402	56,777,077
Premiums and Agent's Balances	2,178,561	1,476,673	48%	2,139,426	1,605,703	926,327
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	147,875	15,319,579	-99%	90,195	39,717	15,355,620
Net Income (Loss) After Tax	867,445	15,172,004	-94%	545,976	234,600	15,349,152
Cash Flow from Operations	(1,743,859)	(8,457,663)	79%	(330,954)	(4,636,397)	39,541,181
Unrealized Capital Gains (Losses)	22,716	(22,922)	199%	17,318	(2,197)	(27,230)
Gross Premium	7,393,753	2,621,998	182%	4,509,736	1,985,867	(30,838,689)
Net Premium	0	0	0%	0	0	(39,146,510)
Direct Premium - National	9,465,475	6,053,026	56%	5,975,582	1,843,403	8,307,821
Direct Premium - Florida	0	(7,620)	100%	0	0	(7,620)



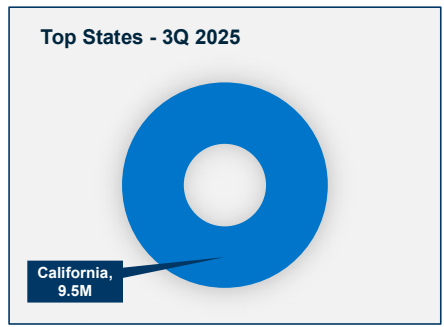
PAB: % of Policyholders Surplus	3.8%	2.1%	83%	3.7%	2.8%	1.6%
Gross Premium to Surplus Ratio	12.8%	3.7%	250%	7.9%	3.5%	-54.3%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	-68.9%
% of Direct Premium in Florida	0.0%	-0.1%	100%	0.0%	0.0%	-0.1%
Liabilities to Assets Ratio	1.6%	1.9%	-17%	1.9%	2.2%	3.2%
Debt to Equity Ratio	1.6%	2.0%	-17%	1.9%	2.2%	3.3%
Combined Ratio	N/A	N/A	0%	N/A	N/A	NM
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	NM
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	NM
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	NM
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	#3, 5



Comments / Notes

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

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



* Data displayed in \$000
NM: The value is outside of the meaningful range for this item.