

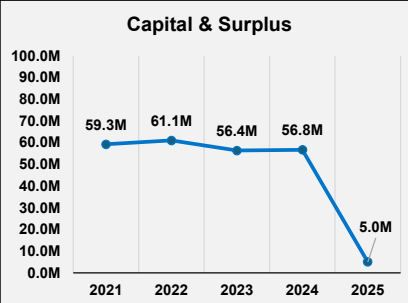
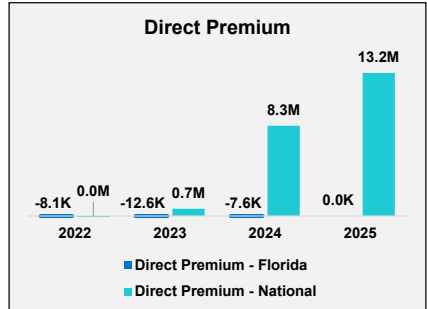


American Western Home Insurance Company

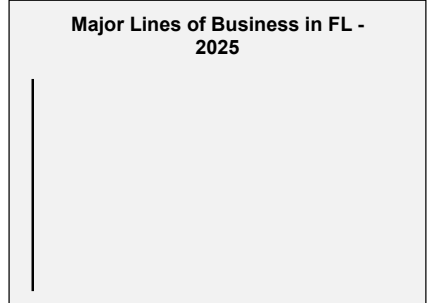
Insurer Financial Report
2025 | Annual

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	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	6,399,033	58,632,351	-89.1%	130,083,694	144,830,833	168,636,054
Total Liabilities	1,393,996	1,855,275	-24.9%	73,633,737	83,711,623	109,335,911
Capital & Surplus	5,005,036	56,777,077	-91.2%	56,449,957	61,119,210	59,300,144
Premiums and Agent's Balances	1,310,779	926,327	41.5%	6,188,340	14,730,242	28,514,485
Losses	0	0	NM	16,721,211	17,697,078	15,285,323
Loss Adjustment Expenses	0	0	NM	1,778,879	1,675,866	1,733,577
Underwriting Gain/Loss	213,866	15,355,620	-98.6%	(7,782,100)	(1,303,493)	(5,260,513)
Net Income (Loss) After Tax	(324,781)	15,349,152	-102.1%	(4,669,253)	1,819,066	(2,829,356)
Cash Flow from Operations	392,821	39,541,181	-99.0%	(1,190,261)	5,328,320	8,966,878
Unrealized Capital Gains (Losses)	27,230	(27,230)	200.0%	0	0	0
Gross Premium	13,179,249	(30,838,689)	142.7%	87,780,605	83,932,729	86,481,492
Net Premium	0	(39,146,510)	100.0%	87,120,928	83,976,718	84,919,866
Direct Premium - National	13,179,249	8,307,821	58.6%	659,677	(43,984)	1,561,626
Direct Premium - Florida	0	(7,620)	NM	(12,584)	(8,130)	(15,039)



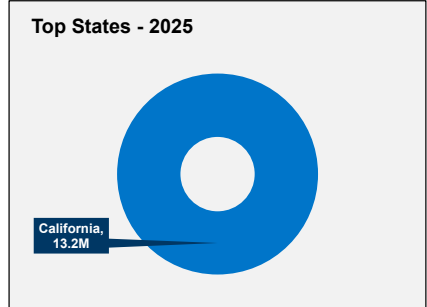
PAB: % of Policyholders Surplus	26.2%	1.6%	1505.2%	11.0%	24.1%	48.1%
Gross Premium to Surplus Ratio (IRIS #1)	263.3%	-54.3%	584.8%	155.5%	137.3%	145.8%
Net Premium to Surplus Ratio (IRIS #2)	0.0%	-68.9%	100.0%	154.3%	137.4%	143.2%
% of Direct Premium in Florida	0.0%	-0.1%	100.0%	-1.9%	18.5%	-1.0%
Liabilities to Assets Ratio	21.8%	3.2%	588.5%	56.6%	57.8%	64.8%
Debt to Equity Ratio	27.9%	3.3%	752.4%	130.4%	137.0%	184.4%
Combined Ratio	0%	NM	0.0%	108%	102%	107%
Losses Incurred Ratio	0%	NM	0.0%	56%	53%	54%
Loss Expenses Incurred Ratio	0%	NM	0.0%	6%	6%	6%
Other U/W Exp. Incurred Ratio	0%	NM	0.0%	46%	43%	47%
# of IRIS Ratios Outside Usual Range		2				



Comments / Notes

- On 1/1/26, the Co. was merged with and into an affiliate, The Princeton Excess and Surplus Lines Ins Co., with the affiliate being the surviving company.
- The Co. paid a \$44M extraordinary dividend to AMH on 12/30/2025.
- The Co. paid a \$7.5M extraordinary distribution as a return of capital to AMH on 12/30/2025.
- Capital & Surplus decreased 91.2% YoY, falling below the required \$15M.

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
American Modern Home Ins Co	A+	US Affiliated Pooling	Authorized	11,632	0



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