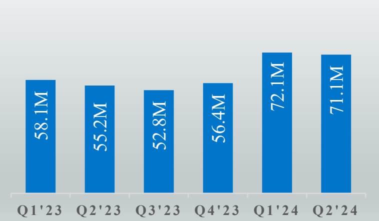
American Western Home Insurance Company

Insurer Financial Report
2024 | Quarter 2

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

CAPITAL & SURPLUS



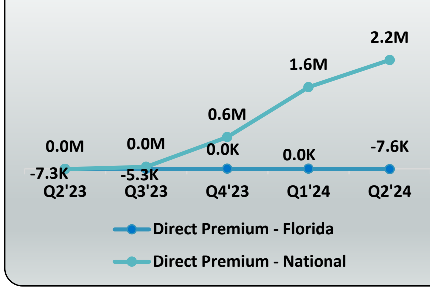
Financial Highlights	Q2 2024	Q2 2023	% Change	Q1 2024	2023	2022
Total Admitted Assets	73,442,437	135,453,303	-46%	93,194,081	130,083,694	144,830,833
Total Liabilities	2,380,022	80,236,180	-97%	21,104,325	73,633,737	83,711,623
Capital & Surplus	71,062,415	55,217,123	29%	72,089,756	56,449,957	61,119,210
Premiums and Agent's Balances	1,407,390	5,690,312	-75%	10,420,436	6,188,340	14,730,242
Losses	0	19,297,714	-100%	0	16,721,211	17,697,078
Loss Adjustment Expenses	0	2,031,004	-100%	0	1,778,879	1,675,866
Underwriting Gain/Loss	15,291,106	(7,782,523)	-296%	17,153,866	(7,782,100)	(1,303,493)
Net Income (Loss) After Tax	14,673,610	(5,902,087)	-349%	15,711,285	(4,669,253)	1,819,066
Cash Flow from Operations	(6,689,641)	2,641,296	-353%	4,213,212	(1,190,261)	5,328,320
Unrealized Capital Gains (Losses)	(50,354)	0	0%	(56,474)	0	0
Gross Premium	1,198,364	44,535,071	-97%	373,317	87,780,605	83,932,729
Net Premium	0	44,541,652	-100%	0	87,120,928	83,976,718
Direct Premium - National	3,793,033	(7,261)	-52338%	1,624,515	659,677	(43,984)
Direct Premium - Florida	(7,620)	(7,261)	5%	0	(12,584)	(8,130)

PAB: % of Policyholders Surplus	2.0%	10.3%	-80.8%	14.5%	11.0%	24.1%
Gross Premium to Surplus Ratio	0.02	0.81	-97.9%	0.01	1.56	1.37
Net Premium to Surplus Ratio	0.00	0.81	-100.0%	0.00	1.54	1.37
% of Direct Premium in Florida	-0.2%	100.0%	-100.2%	0.0%	-1.9%	18.5%
Liabilities to Assets Ratio	0.03	0.59	-94.5%	0.23	0.57	0.58
Debt to Equity Ratio	0.03	1.45	-97.7%	0.29	1.30	1.37

Combined Ratio	N/A	N/A	0.0%	N/A	108%	102%
Losses Incurred Ratio	N/A	N/A	0.0%	N/A	56%	53%
Loss Expenses Incurred Ratio	N/A	N/A	0.0%	N/A	6%	6%
Other U/W Expenses Incurred Ratio	N/A	N/A	0.0%	N/A	46%	43%

Reinsurers (Top 5)	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
American Modern Home Ins Co	US Affiliated Pooling	Authorized	1,637	0

Direct Premium

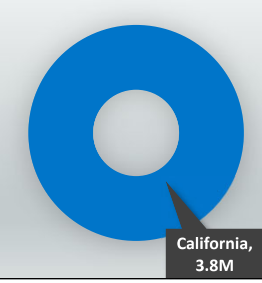


Major Lines of Business in FL - 2023

Comments / Notes

- Co. is a part of an intercompany reinsurance pooling agreement and cedes 100% to the pool. Parent Co. has 100% participation.

Top States - 2Q 2024



* Data displayed in $000