

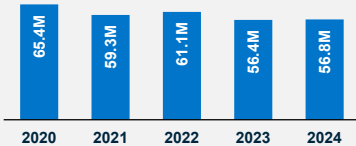


# American Western Home Insurance Company

## Insurer Financial Report 2024 | 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

### Capital & Surplus



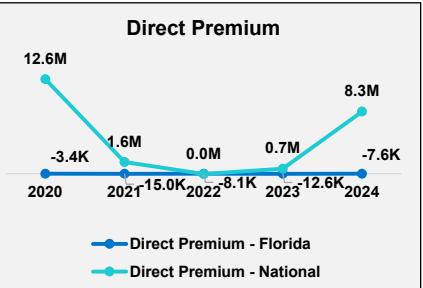
### Comments / Notes

- Co. is a part of an intercompany reinsurance pooling agreement and cedes 100% of losses to parent co.
- IRIS ratios # 3 and 5 are outside the usual range.
- Co. paid a \$15M extraordinary dividend to its parent co. on Dec. 17, 2024.

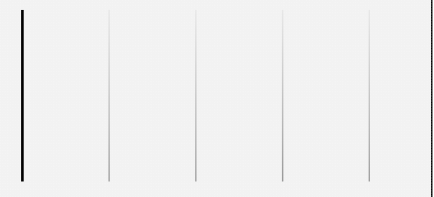
Financial Highlights	2024	2023	% Change	2022	2021	2020
Total Admitted Assets	58,632,351	130,083,694	-54.9%	144,830,833	168,636,054	145,457,518
Total Liabilities	1,855,275	73,633,737	-97.5%	83,711,623	109,335,911	80,084,624
Capital & Surplus	56,777,077	56,449,957	0.6%	61,119,210	59,300,144	65,372,894
Premiums and Agent's Balances	926,327	6,188,340	-85.0%	14,730,242	28,514,485	11,593,573
Losses	0	16,721,211	-100.0%	17,697,078	15,285,323	12,037,493
Loss Adjustment Expenses	0	1,778,879	-100.0%	1,675,866	1,733,577	1,414,992
Underwriting Gain/Loss	15,355,620	(7,782,100)	297.3%	(1,303,493)	(5,260,513)	(8,244,397)
Net Income (Loss) After Tax	15,349,152	(4,669,253)	428.7%	1,819,066	(2,829,356)	(3,505,550)
Cash Flow from Operations	39,541,181	(1,190,261)	3422.1%	5,328,320	8,966,878	(10,930,778)
Unrealized Capital Gains (Losses)	(27,230)	0	NM	0	0	0
Gross Premium	(30,838,689)	87,780,605	-135.1%	83,932,729	86,481,492	81,525,319
Net Premium	(39,146,510)	87,120,928	-144.9%	83,976,718	84,919,866	68,889,121
Direct Premium - National	8,307,821	659,677	1159.4%	(43,984)	1,561,626	12,636,198
Direct Premium - Florida	(7,620)	(12,584)	NM	(8,130)	(15,039)	(3,397)
PAB: % of Policyholders Surplus	1.6%	11.0%	-85.1%	24.1%	48.1%	17.7%
Gross Premium to Surplus Ratio	-54.3%	155.5%	-134.9%	137.3%	145.8%	124.7%
Net Premium to Surplus Ratio	-68.9%	154.3%	-144.7%	137.4%	143.2%	105.4%
% of Direct Premium in Florida	-0.1%	-1.9%	95.2%	18.5%	-1.0%	0.0%
Liabilities to Assets Ratio	3.2%	56.6%	-94.4%	57.8%	64.8%	55.1%
Debt to Equity Ratio	3.3%	130.4%	-97.5%	137.0%	184.4%	122.5%

Combined Ratio	NM	108%	0.0%	102%	107%	113%
Losses Incurred Ratio	NM	56%	0.0%	53%	54%	60%
Loss Expenses Incurred Ratio	NM	6%	0.0%	6%	6%	6%
Other U/W Exp. Incurred Ratio	NM	46%	0.0%	43%	47%	47%

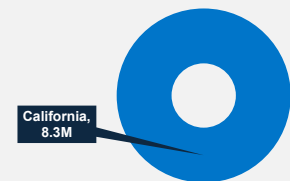
Reinsurers (Top 5)	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
American Modern Home Ins Co	US Affiliated Pooling	Authorized	5,650	0



### Major Lines of Business in FL - 2024



### Top States - 2024



\* Data displayed in \$000

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