

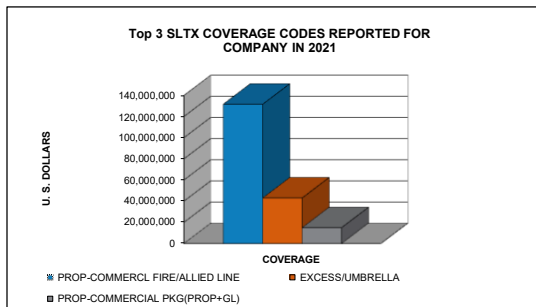
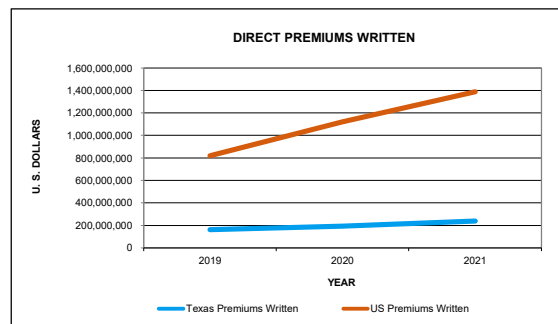
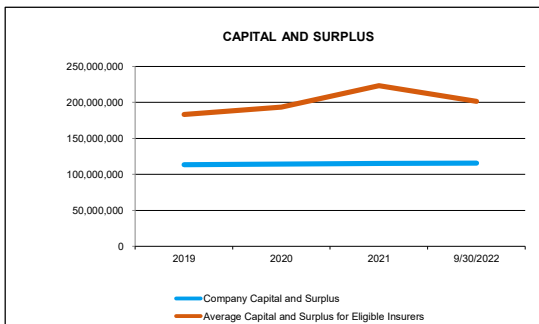
Westchester Surplus Lines Insurance Company			Issue Date: 12/20/2022		
Insurer #:	80101084	NAIC #:	10172	AMB#	004433

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information
TDI Initial Date	1-Jan-82	Domicile Georgia	A++	Superior	Insurance Group Chubb INA Group
Incorporation Date	30-Jun-71	Main Administrative Office 436 Walnut Street Philadelphia, PA 19106		Dec-22	Parent Company Chubb Limited
Commenced Business	30-Sep-71				Parent Domicile Switzerland

	9/30/2022	2021	2020	2019
Capital & Surplus	115,624,000	115,216,000	114,480,000	113,759,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	382,000	701,000	685,000	2,087,000
Cash Flow from Operations		30,976,000	(19,120,000)	31,728,000
Gross Premium		1,390,798,000	1,121,777,000	820,723,000
Net Premium	0	0	0	0
Direct Premium Total	1,234,097,000	1,390,368,000	1,120,574,000	820,332,000
Direct Premium in Texas (Schedule T)		240,515,000	193,165,000	163,225,000
% of Direct Premium in Texas		17%	17%	20%
Texas' Rank in writings (Schedule T)		2	2	1
SLTX Premium Processed		235,381,303	214,123,698	175,711,234
Rank among all Texas S/L Insurers		5	6	6
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		3	3	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
999.00%	0.00%	0.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	0.00%	3.90%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
1.00%	1.00%	570.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
105.00%	0.00%	0.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	0.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 80,083,000.00
2 Fire	\$ 68,007,000.00
3 Other Liab (Occurrence)	\$ 60,799,000.00
4 Other Liab (Claims-made)	\$ 14,406,000.00
5 Inland Marine	\$ 9,252,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 103,003,000.00
2 Allied Lines	\$ 102,742,000.00
3 Other Liab (Occurrence)	\$ 23,000,000.00
4 Boiler & Machinery	\$ 5,551,000.00
5 Products Liab	\$ 786,000.00