

Westchester Surplus Lines Insurance Co

Issue Date: 12/10/2025

Insurer #: 80101084

NAIC #: 10172

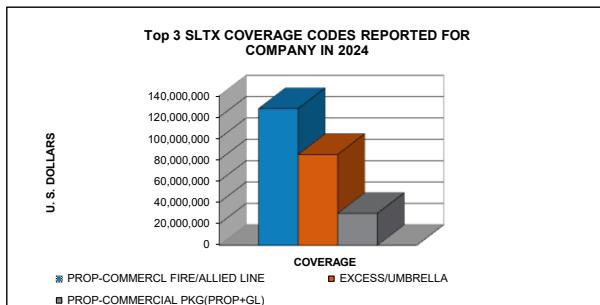
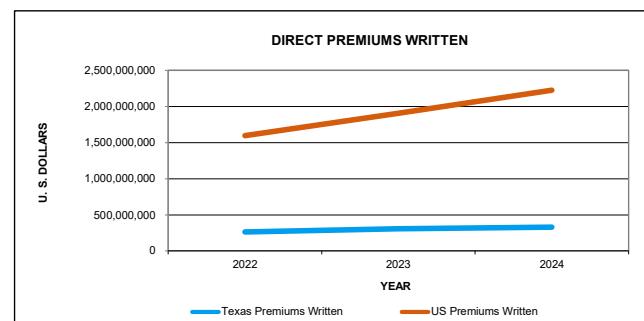
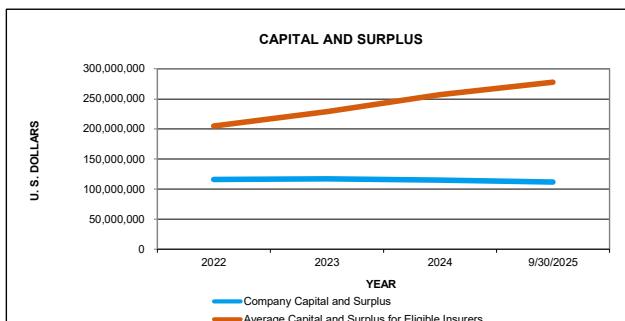
AMB #: 004433

U.S. Insurer - 2025 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-82	Domicile Georgia	Superior	Insurance Group Chubb INA Group
Incorporation Date	30-Jun-71	Main Administrative Office 436 Walnut Street, Philadelphia, PA, US 19106	A++	Parent Company Chubb Ltd
Commenced Business	30-Sep-71		Dec-24	Parent Domicile Switzerland

	9/30/2025	2024	2023	2022
Capital & Surplus	111,602,000	114,888,000	117,294,000	115,926,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	(3,351,000)	(2,454,000)	1,308,000	677,000
Cash Flow from Operations		(25,086,000)	34,465,000	18,971,000
Gross Premium		2,227,132,000	1,909,187,000	1,599,052,000
Net Premium	0	0	0	0
Direct Premium Total	1,908,679,000	2,226,739,000	1,908,078,000	1,597,524,000
Direct Premium in Texas (Schedule T)		329,554,000	308,303,000	260,266,000
% of Direct Premium in Texas		15%	16%	16%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		305,263,070	291,861,431	260,250,756
Rank among all Texas S/L Insurers		8	8	7
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		4	4	4

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	6- Investment Yield
0.00%	999.00%	4.00%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 2% and 5.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-2.00%	-2.00%	866.00%
<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
202.00%	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>



2024 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 111,995,000.00
2 Allied Lines	\$ 100,897,000.00
3 Fire	\$ 75,747,000.00
4 Inland Marine	\$ 14,673,000.00
5 Other Liab (Claims-made)	\$ 12,414,000.00

2024 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 65,044,000.00
2 Allied Lines	\$ 33,021,000.00
3 Fire	\$ 16,059,000.00
4 Inland Marine	\$ 11,642,000.00
5 Other Liab (Claims-made)	\$ 3,224,000.00