

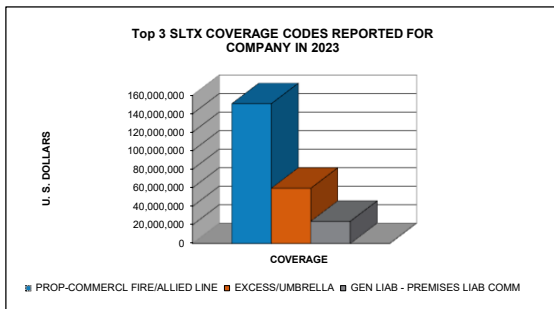
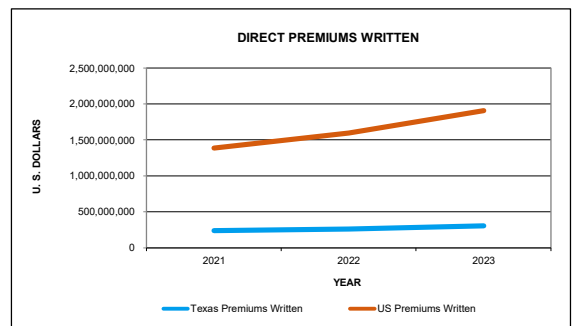
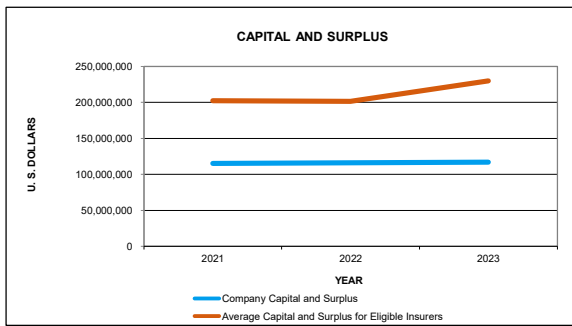
Westchester Surplus Lines Insurance Co				Issue Date:	9/30/2024
Insurer #:	80101084	NAIC #:	10172	AMB #:	004433

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A++	Insurance Group
Incorporation Date	Georgia		Chubb INA Group
Commenced Business	Main Administrative Office	Dec-23	Parent Company
	436 Walnut Street,		Chubb Ltd
	Philadelphia, PA, US 19106		Parent Domicile
			Switzerland

	6/30/2024	2023	2022	2021
Capital & Surplus	117,649,000	117,294,000	115,926,000	115,216,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	336,000	1,308,000	677,000	701,000
Cash Flow from Operations		34,465,000	18,971,000	30,976,000
Gross Premium		1,909,187,000	1,599,052,000	1,390,798,000
Net Premium	-	0	0	0
Direct Premium Total	1,174,636,000	1,908,078,000	1,597,524,000	1,390,368,000
Direct Premium in Texas (Schedule T)		308,303,000	260,266,000	240,515,000
% of Direct Premium in Texas		16%	16%	17%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		291,861,431	260,250,756	235,381,303
Rank among all Texas S/L Insurers		8	7	5
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		4	4	3

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%	0.00%	0.00%
<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
1.00%	1.00%	748.00%
<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
146.00%	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>	



2023 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 105,840,000.00
2 Other Liab (Occurrence)	\$ 82,807,000.00
3 Fire	\$ 81,030,000.00
4 Other Liab (Claims-made)	\$ 14,997,000.00
5 Inland Marine	\$ 12,966,000.00

2023 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 29,387,000.00
2 Allied Lines	\$ 17,339,000.00
3 Other Liab (Claims-made)	\$ 6,289,000.00
4 Fire	\$ 2,311,000.00
5 Other Comm Auto Liab	\$ 694,000.00

