

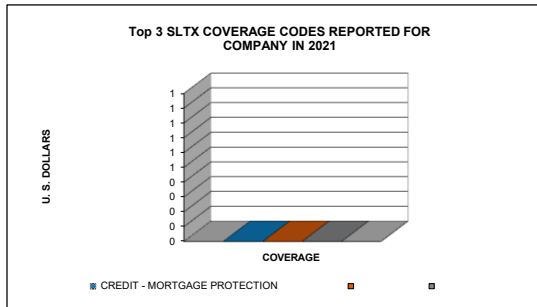
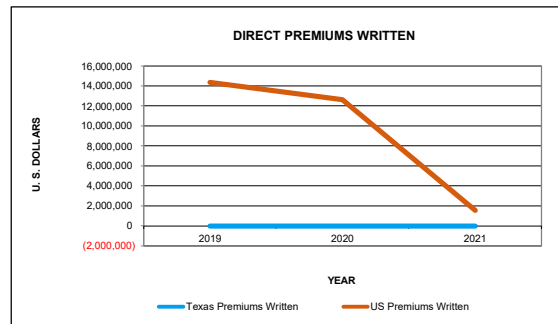
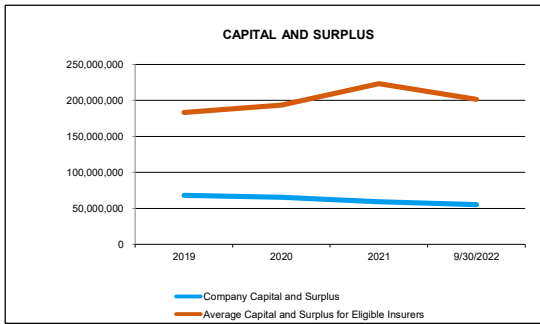
American Western Home Insurance Company			Issue Date: 12/8/2022
Insurer #: 80101019	NAIC #: 35912	AMB #: 003763	

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-92	Domicile Oklahoma	Superior	Insurance Group American Modern Insurance Group
Incorporation Date	7-Dec-77	Main Administrative Office 7000 Midland Blvd Amelia, OH 45102	A+ Jul-22	Parent Company Munich Reinsurance Company
Commenced Business	28-Jul-78			Parent Domicile Germany

	9/30/2022	2021	2020	2019
Capital & Surplus	55,193,000	59,300,000	65,373,000	68,018,000
Underwriting Gain (Loss)	(6,688,000)	(5,261,000)	(8,244,000)	(2,210,000)
Net Income After Tax	(4,107,000)	(2,829,000)	(3,506,000)	877,000
Cash Flow from Operations		8,967,000	(10,931,000)	(1,135,000)
Gross Premium		86,481,000	81,525,000	74,230,000
Net Premium	74,854,000	84,920,000	68,889,000	59,848,000
Direct Premium Total	(43,000)	1,562,000	12,637,000	14,383,000
Direct Premium in Texas (Schedule T)		(1,000)	(8,000)	(7,000)
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		52	55	54
SLTX Premium Processed		(1,346)	(101,688)	(720)
Rank among all Texas S/L Insurers		253	235	221
Combined Ratio		107%	113%	104%
IRIS Ratios Outside Usual Range		4	3	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
146.00%	143.00%	23.00%
<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%	103.00%	2.00%
<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
-9.00%	-9.00%	125.00%
<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
48.00%	0.00%	-1.00%
<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	
	-3.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -