



Westcor's Financial Highlights

Our financial foundation has been strong since the day we started. We remain true to our roots, and in turn we have built a company that continues to outperform year after year.

Highlights

- Assigned a Financial Strength Rating of A- (Excellent) and Long-Term Issuer Credit Rating of "a-" (Excellent) by AM Best
- A" Double Prime by Demotech
- Strongly Recommended for commercial business with Demotech
- Five plus years positive profit margin growth & ROE growth

Reporting Period	12-31-2025
Net Admitted Assets	\$346.7 Million
Policyholder's Surplus & Statutory Premium Reserves	\$323.1 Million
Pre-Tax Income	\$82.3 Million
Gross Revenue	\$839.1 Million

Industry Ratings

AM Best Rating

A- (EXCELLENT)

Financial Strength Rating

AM Best Rating

a- (EXCELLENT)

Long-Term Issuer Credit Rating

A"

Double Prime

Unsurpassed

Financial Stability Rating®

Demotech, Inc.

Market Achievements

7.24%

Market share for non affiliated or independent agency business

#1 in the U.S.

Largest independent title insurer in the U.S.

4.74%

Largest market share of any independent underwriter in the U.S.

Strength at a Glance

\$162.1M

Policyholder's Surplus (PHS)

\$161M

Statutory Premium Reserve (SPR)

\$346.7M

Net Admitted Assets

Positives & Ratio

5+ Years

Five plus years positive growth of net profit margin and growth average return on equity

4.0% Claims Loss

Westcor's claims loss ratio, compared to the 2024 Industry Average of 5.2%