

2011 ANNUAL REPORT



INSURING
VALUE
THROUGH **EXCELLENCE**

INSURING **VALUE**
THROUGH **EXCELLENCE**

Insuring value is our business, and through excellence, we bring value to all of our professional partnerships—from our agents, brokers and business associates to our insureds, employees, shareholders, directors and reinsurers. By applying our knowledge and innovative approach to these partnerships, we demonstrate our commitment to excellence every day.

As a symbol of excellence, the star, a naturally-occurring pattern in nature, is featured in the images appearing in this report.



**WESTERN WORLD
INSURANCE COMPANY**
A.M. Best A+ (Superior),
Financial Size Category Class IX

**TUDOR INSURANCE
COMPANY**
A.M. Best A+ (Superior),
Financial Size Category Class IX

**STRATFORD INSURANCE
COMPANY**
A.M. Best A+ (Superior),
Financial Size Category Class IX

**Binding Authority
Brokerage
Programs**

- General Liability
- Products Liability
- Professional Liability
- Commercial Automobile
- Property

www.westernworld.com

MESSAGE TO SHAREHOLDERS

As we look back on 2011, we see a year of contrasts. We experienced difficult underwriting conditions, historic storms, a troubling economy and declining interest rates, all of which contributed to reduced earnings. At the same time, we are pleased to report that Western World achieved strong financial results as detailed in our consolidated balance sheet and financial statement. We also reversed a multi-year decline in premium volume through innovation and the efforts of our staff, agents and brokers. Additionally, in 2011 we built on the successful implementation of our strategic product, distribution and ease-of-use initiatives introduced to our agents and brokers in the prior year. We are very encouraged by the favorable market response to our product expansion, our customer-focused underwriting and marketing structure, and the additions to our staff, as well as the almost universal adoption of our highly-acclaimed technology platform. We reflect on these accomplishments with pride and enter 2012 ready to meet and exceed our customers' expectations for value and execution excellence.

GROUP RESULTS

On a GAAP basis, our Group after-tax profit declined to \$19.5 million in 2011 compared to an after-tax profit of \$27.7 million in 2010, due primarily to catastrophe claim losses and lower interest rates. On a per share basis, our 2011 profit was \$449 compared to \$632 for the prior year.

Group revenues, which include net earned premiums and investment income, declined 3.8% from \$207 million in 2010 to \$199 million in 2011 as earned premium lagged behind our direct premium growth and historically low interest rates reduced our investment income.

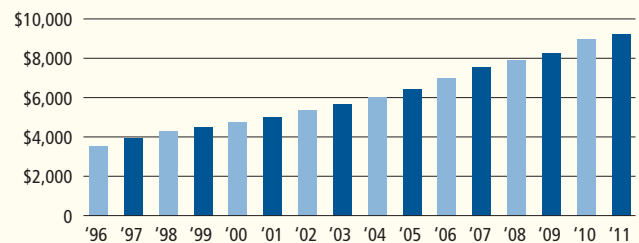
Investment income, including modest capital gains and losses, was \$40.1 million in 2011 compared to \$43.9 million in the previous year. Available returns for reinvestment were at interest rates approximately 250 basis points below those of maturing securities, accounting for the decline in investment income. The investment portfolio is concentrated in high-grade, short-duration fixed-income securities and was valued at \$1.091 billion at year end, which exceeded book value of \$1.050 billion.

Shareholders' equity rose from \$391 million in 2010 to \$401 million in 2011. Our book value per share rose to \$9,253 from \$8,999. Our growth in book value per share represents an enviable record of 48 consecutive years of increased Shareholders' equity, the best measure of financial performance.

COMPANY RESULTS

We are very pleased that in 2011 we reversed the decline in premium volume through hard work and innovation,

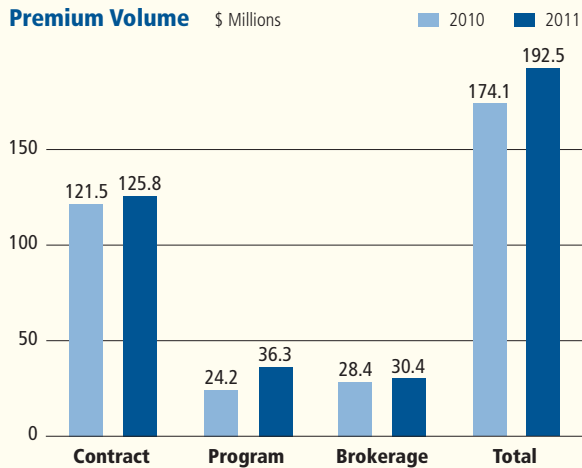
Book Value Per Share



while balancing underwriting discipline with the challenge of responding to a very competitive market. During the year, we continued to invest significantly in product and technology enhancements to support our agents and brokers. We also added to the management staff in our Brokerage and IT divisions, achieving the goal we set in early 2010 of strengthening the organization with expertise in several key areas. As a result, in the year ahead we will deliver new products and improved processes.

Western World Group's premium volume increased 11% in 2011, to \$193 million from \$174 million in the prior year. Our increase in premium varied within our three underwriting divisions: Contract, Program and Brokerage. Our Contract business increased more than expected, which we attribute to the widespread adoption of our continuously evolving Western World Integrated Platform (WWIP) and new product capability. Our Program Division increased premium volume by 50% in 2011, as forecasted at the beginning of the year. This was accomplished by offering broader product choices and updated systems and attracting new program managers. Our Brokerage Division added to the management staff for our Professional Liability products. Brokerage General Liability

MESSAGE TO THE SHAREHOLDERS



premiums increased by 32% as a result of new relationships. The Brokerage Division is now poised to offer a wide array of coverage choices as conditions improve, including packages in the casualty, professional and property lines of business.

The Companies' consolidated combined ratio was 107.4% in 2011. This is a 3.8 percentage point increase from the prior year. Our expense ratio declined modestly from the prior year primarily as a result of our increase in premium volume and well-controlled operating expenses. The combined ratio change was driven largely by two factors: First, we experienced higher than expected catastrophe losses, specifically the tragic tornados and hail storms in the Midwest and Hurricane Irene. Second, we recognized that current business conditions warrant continued conservative reserving practices.

Our conservative reserving practices continue to serve us well. We have experienced positive reserve development in 2011 as we have for each year of the last two decades through every phase of the underwriting cycle. Our reserves for claims not yet reported (IBNR) equal 79% of our total reserves and continue to be carried at the high end of the actuarial range established by independent actuaries. We have increased our 2011 accident year reported loss ratio in recognition of persistent competition on policy pricing, terms and conditions.

In 2011 we again increased policyholders' surplus over the year before. Our year-end consolidated policyholders' surplus stands at \$352 million in 2011 as compared to \$345 million in 2010. Our three insurance companies – Western World, Tudor and Stratford – all carry an A+ (Superior) Rating in Financial Size Category IX as determined by A.M. Best Company.

BUSINESS CONDITIONS

During the period 2007 – 2010, the surplus lines industry lost approximately 18% of written premium, or more than \$7 billion. When 2011 is counted, that figure will not change significantly in either direction. Many in our industry proclaimed 2011 as the beginning of a market change. The signs of change are: improved commercial lines pricing, an increasing exposure base, record catastrophe losses, declining reserve redundancy and the overdue recognition that historically low interest rates require renewed attention to underwriting results. We also observed the emergence of these developments during the year, but we do not believe that the surplus lines market has yet experienced a material improvement for several reasons:

- Overall industry capacity remains abundant.
- Commercial lines pricing may have bottomed out, but meaningful increases appear to be limited to property and workers compensation.
- Other-liability rates have a long way to go to recover from six to seven years of steady decline and rising loss costs.
- Catastrophe losses do not appear to have materially affected U.S. reinsurance availability or pricing for other than coastal property risks.
- The industry continues to release reserves from prior years, albeit at a reduced pace. A significant surplus lines market improvement is historically preceded by several years of overall industry reserve deficiency.
- The weak economy is not significantly replacing lost insurable exposure and resists increases in pricing.
- Most importantly, the admitted market has not sufficiently diminished its underwriting appetite for certain risks or classes of business, regardless of price, for surplus lines capacity to be in demand.

From our perspective, the first half of 2011 continued the soft insurance market cycle of the previous six years, characterized by intense competition and the inability to meaningfully increase rates on the products we offer. This was offset in the second half of the year with a modest increase in the demand for surplus lines capacity, for certain risks in certain locations, which did not affect all specialty companies equally. We believe we fared better than most in this regard due to our product and ease-of-use initiatives described elsewhere in this message.

As 2012 begins, we do not see the significant "pull-back" by standard market carriers that would normally signal the return to "hard market" conditions. Without

such a development, we would not expect a significant improvement in underwriting rates or an increase in demand in 2012. Additionally, we are preparing for another year of low interest rates which, regardless of premium volume, will continue to put pressure on profits. That notwithstanding, our transition in 2011 from declining to increasing premium volume is important for morale, market presence and agent/broker relationships. With or without any marked improvement in business conditions, we are optimistic that we will be able to carry the positive momentum we established in 2011 into 2012 by expanding our value proposition for all of our business partners.

INSURING VALUE THROUGH EXCELLENCE

Our agents, brokers, staff, reinsurers, rating agencies and independent auditors clearly recognized the value of the changes introduced and developed at Western World during 2011. We adhered to our long-standing principles of responsible underwriting, conservative investment and thoughtful governance, while positioning ourselves to take advantage of the opportunities ahead. To that end, in 2011 we continued to invest in our future through research, technology, product expansion and human resources.

In previous reports we have written about our strategic plan which recognizes that the future success of the organization requires an innovative approach to all phases of the underwriting cycle. Our plan is focused on improved products, ease-of-use and strong, long-term distribution partnerships. We also understand that our resources must be used wisely, requiring excellence in execution every step of the way.

Our progress continued throughout 2011 with effort from every area of the organization and with thoughtful input from our very supportive agents, brokers and other business partners:

- We expanded our product offerings in each of our underwriting divisions.
- Our investment in technology, specifically our Western World Integrated Platform (WWIP) system, is serving us well. Western World is considered an industry leader in proprietary rate-quote-bind-issue applications. Today we have 100% of our Contract agents using the system, with 3,000 registered individual users. Our WWIP technology is one of twelve industry-wide innovations recently recognized by A.M. Best Company in their inaugural *Innovators Showcase* issue.
- We added management and technical staff in multiple divisions to help fulfill our strategic objectives regarding new product and distribution options.
- We formed new strategic implementation teams during 2011 to expand our business development process and to research greater access for all agents and brokers to all of our underwriting divisions.
- We began the process of expanding Stratford Insurance Company licenses in states where they lack authority for the lines of business we offer on a non-admitted basis in Western World Insurance Company and Tudor Insurance Company. This will allow greater flexibility in product and distribution options in the years ahead.
- We recognized that our strategic goals can only be achieved if the entire staff is engaged in the implementation. With the combined effort of management, the Human Resources Department and the thoughtful and constructive feedback we received from all levels of the staff, we restructured our employee performance evaluation process in 2011 to better align total compensation with individual performance and corporate earnings.

We are very proud of our accomplishments to date, and by focusing the entire organization on innovation, we are thinking about our future business in new ways from every perspective. By fostering individual ownership of our corporate goals among all of our staff and rewarding excellence, we will continually increase our value to our customers.

Many contribute to the progress and success of Western World – our Shareholders, Directors, Management and Staff, as well as our Business Partners. We thank you all for your service and guidance on which we will continue to rely, and which deserve to be rewarded with sound management and responsible business practices.



Thomas F. Mulligan
President and Chief Executive Officer

CONSOLIDATED BALANCE SHEET***ASSETS**

	2011	December 31, 2010
Bonds and Short-term Investments (Held to Maturity) — at Amortized Cost (Market Value \$940,750,820 and \$910,411,143)	\$ 903,912,636	\$ 895,172,654
Bonds (Available for Sale) — at Market Value (Amortized Cost \$117,890,572 and \$128,586,154)	124,224,685	132,483,499
Preferred Stocks and Other Invested Assets — at Market Value (Cost \$14,057,354 and \$13,235,786)	11,411,288	11,933,604
Total Investments	1,039,548,609	1,039,589,757
Cash	14,330,951	6,920,440
Uncollected Premiums	20,409,129	20,439,477
Deferred Policy Acquisition Costs	23,190,983	20,783,555
Deferred Federal Income Tax	37,527,692	36,546,220
Reinsurance Balances Recoverable	148,597,030	153,674,377
Other Assets	14,811,425	16,090,545
Total Assets	\$ 1,298,415,820	\$ 1,294,044,371

FINANCIAL HIGHLIGHTS*

	2011	2010	Change
Revenues	\$ 198,751,190	\$ 206,672,395	-3.8%
Assets	1,298,415,820	1,294,044,371	0.3%
Shareholders' Equity	400,706,065	391,000,780	2.5%
Net Income	19,477,512	27,656,419	-29.6%
Earnings Per Share	449	632	-29.0%
Book Value Per Share	9,253	8,999	2.8%
Return on Equity	5.0%	7.5%	

*These GAAP statistics have been condensed from the Group's financial statements as audited by Ernst & Young LLP.

LIABILITIES

	2011	December 31, 2010
Losses and Loss Adjustment Expenses	\$ 744,363,343	\$ 761,758,088
Unearned Premiums	84,982,525	74,184,211
Funds Held Under Reinsurance Treaties	21,834,428	25,589,982
Other Liabilities	46,529,459	41,511,310
Total Liabilities	\$ 897,709,755	\$ 903,043,591

SHAREHOLDERS' EQUITY

Common Stock	\$ 906,920	\$ 906,920
Paid-In Capital	11,110,397	10,743,717
Retained Earnings	388,688,748	379,350,143
Total Shareholders' Equity	\$ 400,706,065	\$ 391,000,780
Total Liabilities and Shareholders' Equity	\$ 1,298,415,820	\$ 1,294,044,371

STATUTORY HIGHLIGHTS **

	2011	2010	2009	2008	2007
Premiums Written	\$ 192,523,517	\$ 174,149,966	\$ 189,133,123	\$ 216,797,843	\$ 262,931,436
Policyholders' Surplus	351,800,661	344,700,694	332,630,632	310,187,696	294,299,306
Assets	1,089,432,109	1,083,301,787	1,094,144,091	1,100,037,392	1,097,099,588
Combined Ratio	107.4%	103.6%	105.1%	101.0%	99.5%
Ratio of Net Premiums Written to Policyholders' Surplus	.5 to 1.0	.5 to 1.0	.5 to 1.0	.7 to 1.0	.9 to 1.0

*These GAAP statistics have been condensed from the Group's financial statements as audited by Ernst & Young LLP.

**These statistics were condensed from the Companies' Statutory Annual Statements as filed with the New Hampshire Insurance Department.

Rated A+ (Superior) Financial Size Category Class IX by A.M. Best Company.

INSURING **VALUE**
THROUGH **EXCELLENCE**

Chrysanthemum



Our Agents & Brokers – We bring the value of true partnership to our client relationships with the exchange of trust and reciprocity. Our financial strength, corporate culture, strategic vision, business model and product development are valued resources we call on to benefit our clients.

The Contract Division of Western World consists of the Contract Casualty and Transportation units. The Division offers general liability, professional liability (which includes non-profit directors & officers and miscellaneous errors & omissions), property and commercial auto coverages on small-to-medium size commercial risks. Contract business is distributed through select general agents with binding authority located throughout the United States. The Division includes distinct underwriting units which provide personalized service and technical expertise to specific geographic areas of the country.

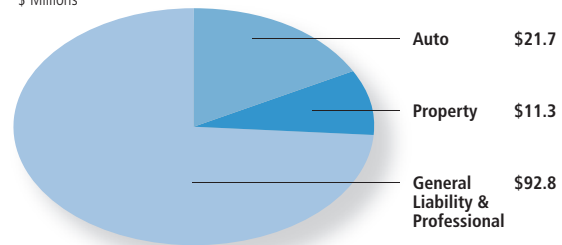
The Western World Insurance Group has been a recognized leader in surplus lines binding authority for 48 years. Trust, authority and customized service are the cornerstones of its successful business partnerships. The Contract Division's products and authority can be tailored to specific market opportunities and challenges presented to its agents.

The general and professional liability and property coverages underwritten by the Division are offered on a non-admitted basis in 49 states and on an admitted basis in New Hampshire, Western World's state of domicile. In many cases, these coverages can be offered on a package or a monoline basis.

Further advancements in technology continued in 2011, with specific emphasis on Western World's Underwriting Guide, which enables agents to underwrite, rate, quote, bind and issue policies from a centralized, web-based policy issuance system, the Western World Integrated Platform (WWIP). This platform provides the ability to integrate agent management systems into WWIP, facilitating single-entry and improving efficiency.

Contract Division Premium Volume

\$ Millions



- > General and professional liability, and property coverages offered
- > Commercial auto insurance available in 40 states
- > Trust is built on long-term relationships with select agents
- > Personalized service is always extended
- > Technical knowledge is applied to specific geographic regions

Examples of general and professional liability and property classes underwritten include:

- Alcohol / Drug Rehab Centers
- Ambulances, Paramedics and EMTs
- Amusement Devices
- Apartments
- Athletic Events
- Buildings
- Clubs
- Contractors
- Daycare
- Dwellings
- Exercise and Health Studios
- Home Health Care
- Homeowners' and Condominium Associations
- Janitorial
- Nurses' Registries
- Outpatient Counseling Clinics
- Pest Control
- Schools
- Social Workers and Social Service Agencies
- Special Events
- Tanning Salons
- Therapists
- Volunteer Firefighters

Examples of commercial auto, liability, physical damage and cargo classes underwritten include:

- Contractors / Artisans
- Daycare Buses
- Dump Trucks
- Flatbeds
- Grain Haulers
- Limousines
- Loggers
- Social Service Agencies
- Taxis
- Truckers
- Wreckers

An additional technology service enhancement in 2011 was the launching of WWIP Mobile which provides agents all the features and functionality of WWIP from an iPad® or iPhone®.

The commercial automobile coverages underwritten by the Division are offered on an admitted basis through Stratford Insurance Company and on a non-admitted basis through Western World Insurance Company. Specializing in local and intermediate trucking, public auto and business auto, the Division writes commercial auto in 40 states.

Continued success in distributing small-to-medium size commercial risks, on a binding authority basis, will result from careful selection of classes, management of our underwriting authority and alignment with the best possible business partners. We have made a commitment to nurture and grow these business relationships by using all the tools available to us in underwriting,

marketing, technology, claims and customer service. The Contract Division can provide a completely autonomous product line, or it can work with our newly-formed Product Management and Development team and Western World's other underwriting divisions to supply select general agents with broader product offerings.

The personalized service, unique range of products and loyal distribution system contributed to growth in 2011, despite the soft market and poor economic conditions.

INSURING **VALUE**
THROUGH **EXCELLENCE**

Lilium (Lily leaves before blossom)



Our Insureds — Our highest business priority is to assess and protect the value of their business assets and give them peace of mind and stable, responsive, dependable service.

INSURING **VALUE**
THROUGH **EXCELLENCE**

Borago officinalis (Blue Starflower)



Our Employees – The value of any organization can be measured by the quality of its employees. Our greatest corporate assets are the service, dedication, creativity and skill of our staff.

2011 marked another successful year for the Western World Program Division. The Division exceeded growth projections and added greater diversity to its active programs. Premium production increased over 50 percent during the period, aided by the introduction of new products and greater capacity to meet the needs of Program agent partners and their customers.

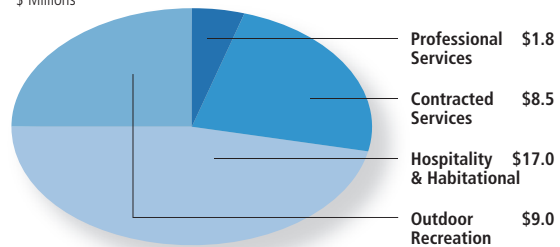
The Program Division once again met its goal of selectively adding new specialty programs during the year. The Division built on its reputation as a provider of customized solutions for a broad range of specialty classes of business.

The Western World Program Division caters to program administrators who value an enduring relationship with a stable insurance company partner. The Division offers unmatched personalized attention and protection to agents who add unique value to the distribution process through their expertise in specific classes of business.

The clients of the Program Division focus on affinity group marketing. This distribution method often involves trade association ties that may require the development of solutions for unique or newly-emerging liability exposures not readily recognized in the marketplace, including property and automobile coverage. The Western World Program Division understands the specific requirements of an affinity group and provides the underwriting and technical expertise to meet their service needs and exceed their expectations.

Program Division Premium Volume

\$ Millions



- > Professional, commercial general liability, property and commercial auto plans for affinity group program managers
- > Specialized coverage solutions tailored to unique exposures
- > Personalized attention by senior managers

The Western World Program Division's team is proud to have expanded the number of unique and diversified programs successfully underwritten to include:

Hospitality & Habitational

- Apartments
- Bars & Taverns
- Food Services
- Hotels & Inns
- Restaurants

Contracted Services

- Building Contractors
- Fire Suppression Contractors
- Janitorial Services
- Landscapers
- Pest Control Services

Outdoor/Recreation & Amusement

- Equine Risk
- Marinas
- Outfitters & Guides
- Sports Camps
- Swim Clubs

Professional Services

- Daycare Services
- EMT Services
- Mental Health Practitioners
- Religious Institutions
- Social Service Agencies

The Division seeks customers who have expertise within a specific market sector and an established book of business. These clients receive: the attention of our senior management team; access to resources within all areas of the group including underwriting, technology and claims; program exclusivity and protection; and binding authority. A high premium volume commitment is not essential to the Program Division's business model.

The Western World Program Division designs tailored solutions for the following types of exposures:

- Professional and commercial general liability, including packaged property and automobile coverages;
- Classes of business that are difficult to price and where published rates are not available;
- Unique risks which are newly emerging and typically recognized only in the surplus lines marketplace;
- Clients needing manuscript coverages.

The advances that the Western World Program Division has made in policy automation are reflected in our RatingPlus system. This web-based policy management and workflow system allows agent partners to more effectively manage their business in real time with streamlined processing and data transfer tools that are completely customized to their needs.

The Division also maintains dedicated claims handling capabilities through the Western World Program Claims unit, giving agents and policyholders direct access to a claims team that immediately understands the unique characteristics of their business.

INSURING **VALUE**
THROUGH **EXCELLENCE**



Our Shareholders and Directors — They uphold our culture, guide our course and shape our future. Through sound governance principles, their commitment to maintaining strength, security and underwriting integrity has ensured our continued success.

INSURING **VALUE**
THROUGH **EXCELLENCE**

Carambola (Starfruit)



The Trade Industry Community – We support our trade associations financially and through active participation on boards and committees. The role of our trade associations in improving and protecting our industry through education and legislative advocacy is vital to our future.

The Western World Brokerage Division expanded its products, staff and premium in 2011. Product enhancements, additional underwriting talent and new broker relationships helped fuel premium growth.

In May, Brokerage Property was launched to augment our professional and general liability coverages. Open to both Western World agents and select wholesale brokers, the Brokerage Division entertains the larger, more complex accounts written within the Western World Insurance Group. The Brokerage Division underwriters have unique product expertise that is shared throughout the Group.

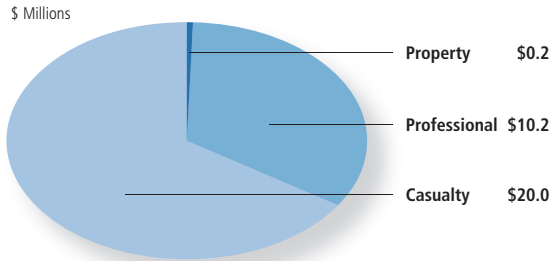
The Division continues to combine a disciplined underwriting approach and a diverse array of products with the financial strength of the Western World Insurance Group and is a valuable business partner for its brokers.

PROFESSIONAL LIABILITY

The Brokerage Professional unit writes a wide range of D&O and E&O classes. This year the Division focused on product enhancements and the adoption of Western World's proprietary rate, quote, bind, issue platform—WWIP. As a result, Brokerage Professional has greatly improved the speed and presentation of quotes and policies to its customers.

Keeping current with trends in the marketplace and in order to better serve the brokers' needs, Brokerage Professional constantly re-evaluates underwriting guidelines and policy forms. In 2011 the entire library of professional liability forms was modernized.

Brokerage Division Premium Volume



- > Peace-of-mind professional liability protection
- > Expertise and resources to meet complex general and products liability and property challenges
- > Premier level of service from dedicated middle-market underwriters
- > Select brokerage channel

- Current professional liability products written by the Brokerage Division include:
- Architects & Engineers Liability
 - Directors & Officers Liability – For-Profit
 - Directors & Officers Liability – Non-Profit
 - Educational Errors & Omissions Liability
 - Information Technology Professional Liability
 - Miscellaneous Professional Liability
 - Public Officials Liability
 - Real Estate Professional Liability

- Examples of general liability classes of business written by the Brokerage Division include:
- Apartments
 - Condo Associations
 - Equipment Rental
 - Furniture Manufacturers
 - General Contractors (Commercial Construction & Residential Remodelers)
 - Hotels
 - Lessors Risk
 - Shopping Centers
 - Sporting Goods Manufacturers
 - Supermarkets
 - Toy Manufacturers

- Property classes targeted in the Brokerage Division include:
- Habitational
 - Hotel/Motel
 - Light Manufacturing
 - Under-Valued Properties
 - Vacant Commercial Properties
 - "One-Off" Risks

The Professional staff welcomes the opportunity to share their knowledge and experience by participating as presenters at training functions hosted by its brokers or major industry organizations.

CASUALTY

The Brokerage Casualty unit underwrites larger, more complex general liability and products liability risks distributed through excess and surplus lines brokers. Based on the principles of underwriting integrity, individual risk underwriting and service to its producers, this unit achieved strong premium growth in 2011.

Working closely with the Western World claims team, the unit offers personalized service to its customers. The Casualty unit makes extensive use of deductibles, self-insured retentions and unique forms to handle a wide range of exposures with premiums typically ranging from \$10,000 to \$250,000 per policy.

In 2011 the unit increased its presence in the surplus lines brokerage marketplace, while enhancing the Group's binding authority relationships. Brokerage Casualty executes its focused marketing strategy in two ways: First, it offers the highest possible service standards to a select number of appointed brokers. Second, the underwriters understand the culture of the Group's binding authority agents who have relationships with the other underwriting departments. This dual focus is a unique competitive advantage for the Western World Insurance Group.

The advancements our Information Technology team have made emphasize ease-of-use for all parties to a transaction. Brokerage producers may retrieve loss runs and applications easily from Western World's website. All quotes and binders have links to applicable policy forms and endorsements. This accessibility allows brokers and their retail customers to review these documents effortlessly and efficiently.

PROPERTY

In May of 2011, beginning with an introduction to a select group of pilot brokers, the Brokerage Division successfully launched the Brokerage Property unit. Working with the other Western World underwriting divisions, the technical expertise provided by Brokerage Property enhances the value of the entire Group and assures underwriting consistency and accumulation control across all underwriting divisions.

INSURING **VALUE**
THROUGH **EXCELLENCE**

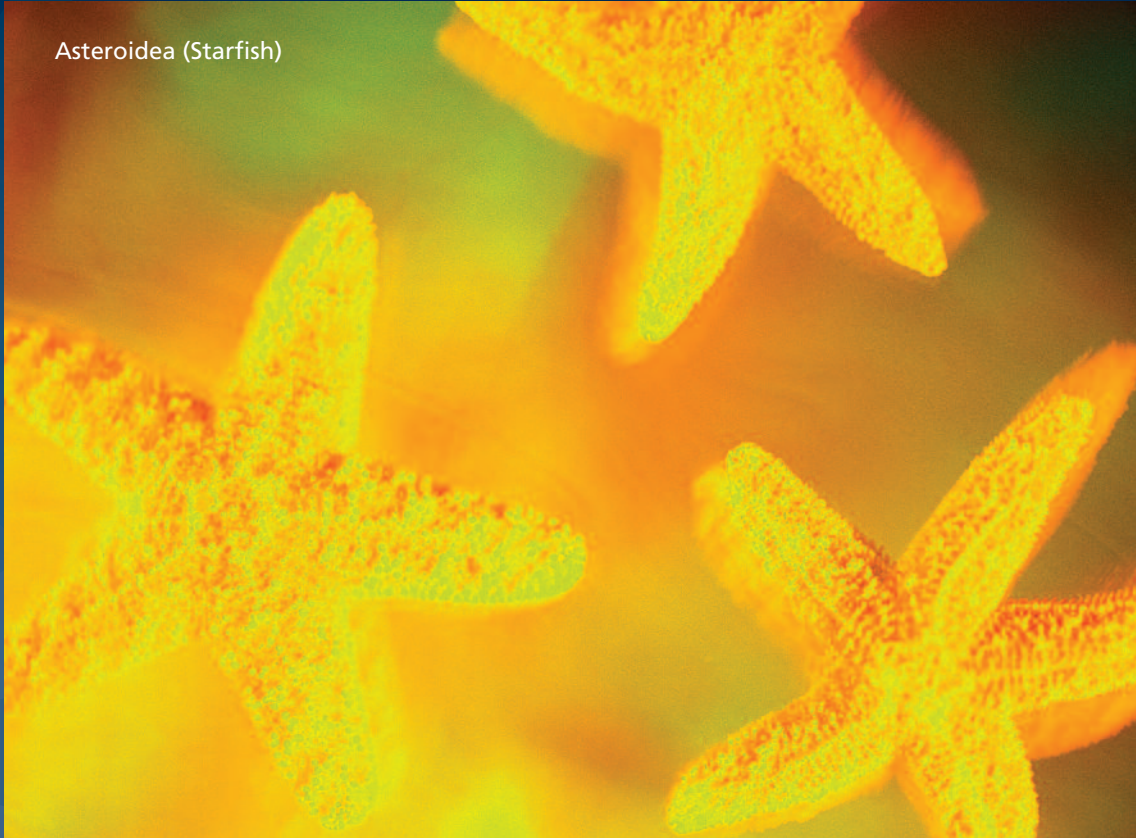
Pink Lavatera Flower



Local and National Charitable Communities – We believe in the value of sharing, and as a successful corporation, we contribute financially to national and local charitable efforts. We also applaud and encourage our employees in the many local, company-sponsored community outreach projects they undertake.

INSURING **VALUE**
THROUGH **EXCELLENCE**

Asteroidea (Starfish)



Reinsurers — Our partnerships with reinsurers are based on mutual respect for the knowledge and skills we offer each other and for the honest and clear communication we enjoy.

WESTERN WORLD INSURANCE GROUP TECHNOLOGY



Knowledge and Innovation Applied
Another Solution From Western World

WWIP
The Western World Integrated Platform (WWIP) is the fastest, easiest, and most comprehensive online platform in the non-admitted commercial P&C market.

WWIP lets you research, rate, quote, bind, issue, and renew surplus lines from one integrated system that saves time. It's even optimized for your smartphone or tablet computer, so you can get real-time information from anywhere.

A.M. Best
Selected by A.M. Best for recognition in the 2012 Innovators Showcase.

The Showcase is a forum for recognizing forward thinking among insurance organizations.

Western World
INSURANCE GROUP

Find out why WWIP is part of A.M. Best's Innovator Showcase. Visit westernworld.com/wwip to learn more.

Western World continues to make significant investments in technology. By creatively applying technological solutions to business processes, Western World has developed a unique value proposition for surplus lines underwriting. Utilization of the Western World Integrated Platform (WWIP) in the Contract and Brokerage Divisions and RatingPlus in the Program Division provides partners and underwriters unrivaled and cost-effective ease-of-use for rate, quote, bind, issue and endorsement processing. The results are superior customer service capability and increased profitability.

While already a leader in system-to-system integration, Western World will break new ground as technology platforms continue to evolve. The Technology team will make new functionality available to agents and brokers to leverage within their own systems, saving them the increased costs of development and maintenance.

Mobility options will also be enhanced to maximize efficiency, keeping WWIP the easiest-to-use underwriting platform, whether in the office or on the road.



400 Parson's Pond Drive
Franklin Lakes, NJ 07417-2600

Telephone: 201.847.8600