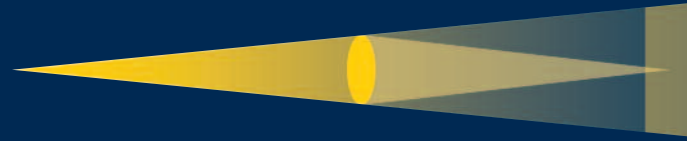


2012 ANNUAL REPORT

Succeeding in a Changing Market

STRATEGIC **VISION** FOCUSED **EXECUTION**



“Leadership is the capacity to translate vision into reality.”

– Warren G. Bennis



**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

Western World achieved strong financial results again in 2012, exceeding our expectations in several important measurements. Premium volume was higher than forecast, operating expenses were lower than budgeted, and favorable prior year loss development exceeded our projection. In addition, underwriting income improved from the prior year. However, 2012 was not a year without challenges. The progressively lower return on our investments contributed to reduced earnings, and after several years of intense price competition, we are closely monitoring recent accident year development.

The devastation wrought by Hurricane Sandy underscored the importance and effectiveness of our focus on enterprise risk management. The storm posed a triple threat for Western World as it affected not only our policyholders but also our staff and headquarters. We are proud that our preparations were effective. Our systems kept us up-and-running, and we were able to assist business partners by hosting them until their offices were back on-line. Policyholders were never without a means to report a claim. More impressively our staff rose to the occasion despite the personal impact of the storm. Many went above and beyond to make certain that our services remained available to all business partners and policyholders who depend on us during a crisis.

In 2012, A.M. Best affirmed our enviable A+ financial rating, and support from the reinsurance market has never been stronger. Our premium volume rose for the second consecutive year and now stands at a level that is approximately \$55 million higher than two years ago. We expect this trend to continue into 2013, and we will build on the very favorable market reception of our product, distribution and ease-of-use initiatives. The strategic clarity underlying these ongoing initiatives is a testament to the clearly articulated priorities and consistent support of our Shareholders.

GROUP RESULTS

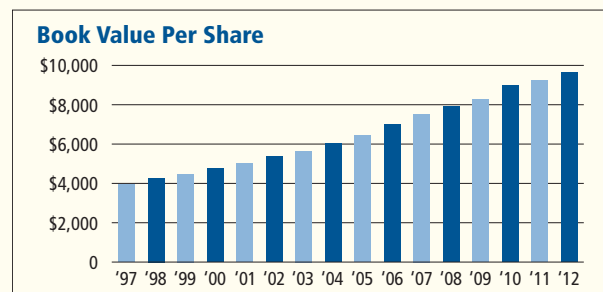
On a GAAP basis, our Group after-tax profit declined to \$18.9 million in 2012 compared to an after-tax profit of \$19.5 million in 2011. This difference is primarily due to the result of lower investment income and higher underwriting income. On a per share basis, our 2012 profit was \$437 compared to \$449 for the prior year.

Group revenues, which include net earned premiums and investment income, rose 8.8% from \$199 million in 2011 to \$216 million in 2012 as the increase in earned premium exceeded the reduction in investment income.

Investment income, including modest net capital gains, was \$35.9 million in 2012 compared to \$40.1 million in the previous year. Available returns for reinvestment were at interest

rates approximately 260 basis points below those of maturing securities, accounting for the decline in investment income. Based on current U.S. monetary policy, we do not anticipate a reversal of this trend in 2013 and perhaps beyond. The investment portfolio is concentrated in high-grade, short-duration, fixed-income securities and was valued at \$1.112 billion at year end, which exceeded book value of \$1.065 billion.

Shareholders' equity rose from \$401 million in 2011 to \$413 million in 2012, and our book value per share rose from \$9,253 to \$9,618. Our growth in book value per share represents an impressive record of 49 consecutive years of increased shareholders' equity, the best measure of financial performance.



COMPANY RESULTS

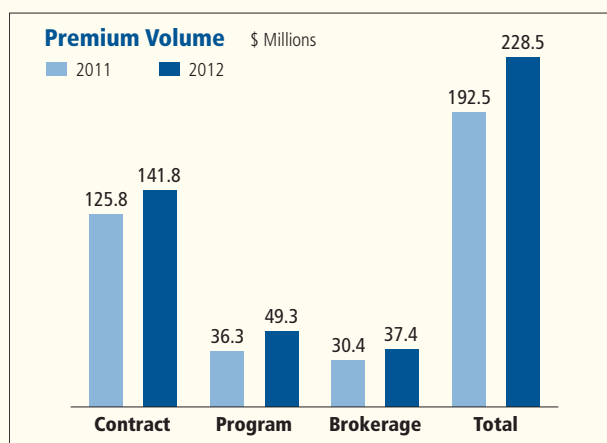
We believe that our innovative product and technology initiatives contributed to a second consecutive year of premium growth that outpaced the industry average. The Companies' premium volume increased 19% in 2012, to \$229 million from \$193 million in the prior year. We experienced increased premium in all three underwriting divisions: Contract, Program and Brokerage. To varying degrees, each division exceeded our original forecast.

Contract business, which includes general liability, commercial auto, property and professional liability, grew by 13% in 2012. This division benefited from broader agent adoption of our highly acclaimed Western World Integrated Platform (WWIP). Expanded use of our WWIP system includes integration with our agents' systems. Our internal analysis of WWIP data

provides a compelling indication that seamless system integration is an essential element for further growth and efficiency of the Contract business model. We are expanding this concept in all binding authority relationships, including our Program Division.

Exceeding our original forecast of 17%, the Program Division increased premium volume by 36% in 2012. This was accomplished by offering broader product choices and attracting new program managers. One of our corporate objectives is to offer all products through all of our three distribution channels. We are very pleased that Western World Programs now offers commercial auto and professional liability coverage in addition to general liability and property coverage.

As we forecast at the beginning of the year, our Brokerage Division premium volume increased by 23%. However, contrary to the original forecast, all of the growth came from general liability rather than from a combination of general and professional liability and property. Brokerage general liability premiums increased by 33% for the second consecutive year. At the current level of production, Brokerage general liability premiums have returned to a level approaching our highest annual volume. The Brokerage Division is poised to expand further in general liability, professional liability and property, including packages.



The Companies' consolidated combined ratio was 104.5% in 2012. This 2.9 percentage point decrease from the prior year was driven by a decrease in catastrophe related losses (reducing the reported loss ratio) and an increase in premium volume and well-controlled operating expenses (reducing the expense ratio).

Our conservative reserving practices continue to serve us well. We experienced positive reserve development in 2012 as we have for each year of the last two decades through every phase of the underwriting cycle. Our total reserves continue to be carried at the high end of the actuarial range established by independent actuaries, with reserves for claims not yet reported (IBNR) equal to 78% of the total.

In 2012, consolidated policyholders' surplus increased by \$5 million over the year before and now stands at \$357 million in 2012 as compared to \$352 million in 2011. 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

At the end of 2011 and early in 2012, we were skeptical that the modestly improving business conditions, which began in early 2011, would be sustainable for multiple years. Insurance financial capacity remained abundant, positive prior-year reserve releases continued and catastrophe losses were not materially affecting insurance availability. The additional business finding its way into the surplus lines market was met with competition among specialty insurers.

Today we are encouraged that we have entered a period of better risk selection and improving rates with the potential to continue through 2013, and perhaps beyond. However, current market conditions remain unlike any we have previously experienced in the surplus lines insurance cycle pattern. The beginning of a "hard market" is typically characterized by a very sharp rise in submissions and much higher rates. By contrast for the past 18 months we have seen a modest influx of new business from the admitted market along with the ability to raise rates, albeit limited by a surplus lines market that remains price sensitive. We attribute these unique conditions to the historic combination of low interest rates, a weak economy and the effect of six years of a classic soft insurance market.

Our optimism is supported by a number of factors. In past cycles, rate increases appeared only after the industry could no longer avoid the recognition of the cumulative effect of many years of underpricing. However, today's industry loss ratios have not risen to the level that causes the management "fear" that typically leads to an abrupt and steep market correction. Commercial

insurers appear genuinely resolved to offset the poor investment climate with better underwriting results. This appears to be true across all lines, including commercial general liability, which is important to us.

Despite the slow pace of the economic recovery, there is also encouraging news in statistics recently released by the U.S. Bureau of Labor Statistics and the U.S. Department of Commerce. As a specialty commercial insurer, we derive many of our opportunities from difficult-to-insure activities such as health care and construction. These industries, like many others, were hard-hit in the financial crises that began in 2008, destroying insurable exposure which often found its way to the excess and surplus lines market. Embedded in government data are indicators that bode well for a more robust growth rate in industries that regularly turn to the specialty insurance market for their insurance needs. Of these, construction, health care, manufacturing, trucking and energy have a significant presence in our underwriting portfolio through many classes of business directly or indirectly related to these industries.

The investment outlook is not quite as promising. We are preparing for another year of low interest rates that will continue to put pressure on profits. We closely monitor the investment practices of various industry segments, and we have observed the gradual movement to higher-risk portfolios. We choose not to deviate from our practice of investing conservatively to meet the long-term goals of our Shareholders.

With or without any marked improvement in underwriting conditions or the investment environment, we believe that we will be able to carry the positive momentum we established in 2012 into 2013.

STRATEGIC VISION – FOCUSED EXECUTION

Our strategic focus remains sharp, and we moved forward in several important areas in 2012 thanks to the efforts of our staff, management and board.

- Each underwriting division has made many product improvements due to industry-leading technology and dedicated resources that did not exist in the past.
- Our Claims Department has very effectively dedicated resources to customer service and marketing in an innovative fashion.
- Our investment in technology continues to pay dividends. The Western World Integrated Platform (WWIP System) is still the industry leader in proprietary rate-

quote–bind–issue applications. We have recently introduced WWIP for Commercial Auto which we believe will further expand our reputation for leadership in such systems. Western World was recognized as one of the industry’s most innovative companies in the January 2012 issue of Best’s Review.

- Our new website was released and features a much more contemporary look and feel, but more importantly offers our customers significantly enhanced functionality and ease-of-use.
- We implemented our new Business Development Department. Business Development will promote the products and services of the Group and seek new business partners and new opportunities with existing customers across all underwriting divisions. This marks the first time we have defined and coordinated this function with senior executive leadership.
- We completed the project of expanding Stratford Insurance Company licenses in states where the company lacked authority for the lines of business we offer on a non-admitted basis in Western World and Tudor. This will allow greater flexibility in product and distribution options in the years ahead.

Within the industry Western World is increasingly seen as a company on the move in product offerings, ease-of-use, customer focus, technical talent and technology. We are very proud of the accomplishments to date and confident we are well positioned for growth.

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. The best reward we can offer is to make certain that our business practices assure the long-term success of Western World.



Thomas F. Mulligan
President and Chief Executive Officer

CONSOLIDATED BALANCE SHEET***ASSETS**

| | 2012 | December 31, 2011 |
|--|-------------------------|----------------------|
| Bonds and Short-term Investments (Held to Maturity) — at Amortized Cost (Market Value \$949,591,276 and \$940,750,820) | \$ 906,900,799 | \$ 903,912,636 |
| Bonds (Available for Sale) — at Market Value (Amortized Cost \$116,183,365 and \$117,890,572) | 121,951,560 | 124,224,685 |
| Preferred Stocks and Other Invested Assets — at Market Value (Cost \$22,400,249 and \$14,057,354) | 20,742,624 | 11,411,288 |
| Total Investments | 1,049,594,983 | 1,039,548,609 |
| Cash | 19,540,405 | 14,330,951 |
| Uncollected Premiums | 28,788,043 | 20,409,129 |
| Deferred Policy Acquisition Costs | 24,135,556 | 23,190,983 |
| Deferred Federal Income Tax | 38,417,724 | 37,527,692 |
| Reinsurance Balances Recoverable | 146,538,821 | 148,597,030 |
| Other Assets | 19,550,889 | 14,811,425 |
| Total Assets | \$ 1,326,566,421 | \$ 1,298,415,820 |

FINANCIAL HIGHLIGHTS*

| | 2012 | 2011 | Change |
|----------------------|-----------------------|----------------|--------|
| Revenues | \$ 216,151,342 | \$ 198,751,190 | 8.8% |
| Assets | 1,326,566,421 | 1,298,415,820 | 2.2% |
| Shareholders' Equity | 413,050,866 | 400,706,065 | 3.1% |
| Net Income | 18,882,044 | 19,477,512 | -3.1% |
| Earnings Per Share | 437 | 449 | -2.7% |
| Book Value Per Share | 9,618 | 9,253 | 3.9% |
| Return on Equity | 4.7% | 5.0% | |

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

LIABILITIES

| | 2012 | December 31, 2011 |
|---------------------------------------|-----------------------|----------------------|
| Losses and Loss Adjustment Expenses | \$ 743,800,725 | \$ 744,363,343 |
| Unearned Premiums | 101,522,398 | 84,982,525 |
| Funds Held Under Reinsurance Treaties | 18,725,331 | 21,834,428 |
| Other Liabilities | 49,467,101 | 46,529,459 |
| Total Liabilities | \$ 913,515,555 | \$ 897,709,755 |

SHAREHOLDERS' EQUITY

| | | |
|---|-------------------------|------------------|
| Common Stock | \$ 906,920 | \$ 906,920 |
| Paid-In Capital | 12,722,682 | 11,110,397 |
| Retained Earnings | 399,421,264 | 388,688,748 |
| Total Shareholders' Equity | \$ 413,050,866 | \$ 400,706,065 |
| Total Liabilities and Shareholders' Equity | \$ 1,326,566,421 | \$ 1,298,415,820 |

STATUTORY HIGHLIGHTS**

| | 2012 | 2011 | 2010 | 2009 | 2008 |
|---|-----------------------|----------------|----------------|----------------|----------------|
| Premiums Written | \$ 228,525,768 | \$ 192,523,517 | \$ 174,149,966 | \$ 189,133,123 | \$ 216,797,843 |
| Policyholders' Surplus | 356,958,794 | 351,800,661 | 344,700,694 | 332,630,632 | 310,187,696 |
| Assets | 1,115,827,562 | 1,089,432,109 | 1,083,301,787 | 1,094,144,091 | 1,100,037,392 |
| Combined Ratio | 104.5% | 107.4% | 103.6% | 105.1% | 101.0% |
| Ratio of Net Premiums Written to Policyholders' Surplus | .5 to 1.0 | .5 to 1.0 | .5 to 1.0 | .5 to 1.0 | .7 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.



"In art, the hand can never execute anything higher than the heart can imagine."

– Ralph Waldo Emerson

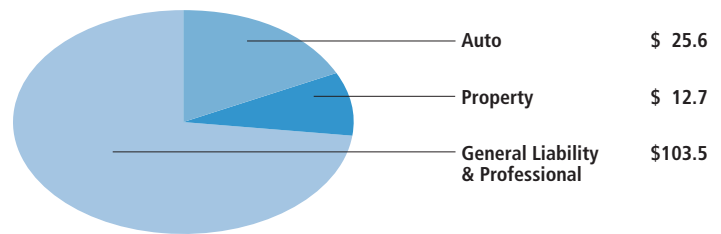
The Contract Division of Western World consists of the casualty and transportation units. The Division offers general liability, professional liability (which includes non-profit directors & officers and miscellaneous errors & omissions), property and commercial auto coverages on small-to-medium size 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 49 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 50 states. In many cases, these coverages can be offered on a package or a monoline basis.

Advancements in technology continued in 2012, 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). Additional enhancements are slated for 2013.

Contract Division Premium Volume \$ Millions



- > General and professional liability and property coverage
- > Commercial auto insurance in 40 states
- > Long-term relationships with select agents
- > Personalized service
- > Technical knowledge of 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

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.

In 2012 we were very pleased to introduce our enhanced Commercial Automobile Underwriting Guide which will enable our agents to underwrite, rate, quote, bind, issue and endorse policies from the Western World Integrated Platform for Auto (WWIP for Auto). Our new underwriting guide was introduced in South Carolina in 2012, and several states will be added throughout 2013.

These on-going enhancements in technology and online access will improve ease-of-use capabilities and service to our agents while maintaining underwriting integrity.

Our success in distributing small-to-medium size commercial risks on a binding authority basis results from careful selection of classes, management of our underwriting authority and alignment with the best possible business partners. We will continue 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 Product Management and Development Department and Western World's underwriting divisions to supply select general agents with broader product offerings.

Personalized service, a unique range of products and a loyal distribution system contributed to growth in 2012.



"Success focuses on the six D's: Desire, Determination, Discipline, Devotion, Dedication, and Destiny."

– unknown



"You can't depend on your judgment when your imagination is out of focus."

– Mark Twain

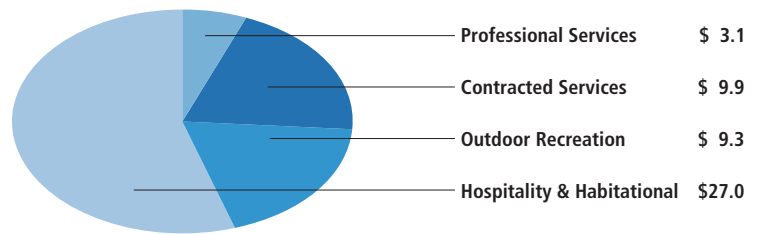
2012 marked another successful year for the Western World Program Division with written premium increasing over 36 percent. The Division exceeded growth projections and further diversified its portfolio of active programs. The Division continues to expand products and capacity to meet the needs of program administrators and their customers.

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

The Western World Program Division prides itself on servicing 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 and expertise to the distribution of 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, automobile and professional liability 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 administrators
- > Specialized coverage solutions tailored to unique exposures
- > Personalized attention by our senior managers
- > Technology solutions and claims handling customized to individual programs

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
- Vacation Rental Properties

Contracted Services

- Building Contractors
- Equipment Rental Services
- Fire Suppression Contractors
- Janitorial Services
- Landscapers
- Pest Control Services
- Tow Truck Contractors
- Traffic Control Contractors

Outdoor/Recreation & Amusement

- Equine Risk
- Hot Air Balloons
- Marinas
- Outfitters & Guides
- Sports Camps
- Swim Clubs

Professional Services

- Animal Shelters
- Daycare Services
- EMT Services
- Mental Health Practitioners
- 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.

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 Claims Department, giving agents and policyholders direct access to a claims team that understands the unique characteristics of their business.



"An artist is not paid for his labor but for his vision."

– James Whistler



*"Concentrate all your thoughts upon the work at hand.
The sun's rays do not burn until brought to a focus."*

– Alexander Graham Bell

The Western World Brokerage Division offers general liability, professional liability and property coverage to select brokers and agents. The Brokerage Division grew by more than 20% in 2012 which was in line with our plans. Leading the growth was our general liability unit with enhanced product offerings and strengthened broker relationships.

Open to both Western World Contract agents and select wholesale brokers, the Brokerage Division underwrites the larger, more complex accounts written within the Western World Insurance Group. The Brokerage Division's professional liability and property underwriters have unique product expertise that is shared throughout the Group.

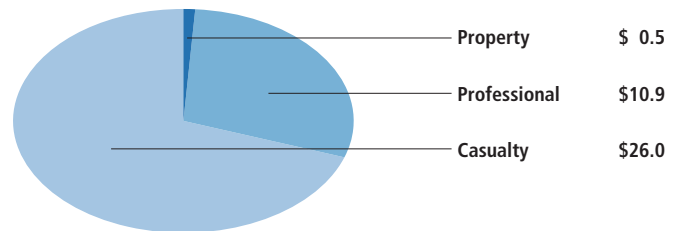
The Division provides a disciplined underwriting approach and a diverse array of products backed by the financial strength of the Western World Insurance Group making it a valuable business partner for its brokers.

PROFESSIONAL LIABILITY

The professional unit writes a wide range of D&O and E&O classes. With updated policy forms in both E&O and D&O, this year the Division focused on process improvement to expedite quotes and indications to our producers. Western World's proprietary rate, quote, bind, issue platform—WWIP, has greatly improved the speed and presentation of quotes and policies to customers.

With the addition of new underwriting talent, Brokerage Professional has broadened the classes it will consider writing and has successfully increased the average premium size of policies written for core products.

Brokerage Division Premium Volume \$ Millions



- > 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 Brokerage professional liability staff welcomes the opportunity to share their knowledge and expertise. They have participated in industry speaking engagements and educational sessions for brokers and agents.

CASUALTY

The Brokerage casualty unit draws recognition in the marketplace with a strong value proposition. Flexible underwriting and superior service, coupled with Western World's responsive claims handling has propelled it to a second year of over 30% growth. The casualty unit continues to underwrite 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, the unit expects to carry this momentum into 2013.

Working closely with the Western World Claims Department, 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 2012 the Brokerage casualty unit increased its presence in the surplus lines brokerage marketplace by writing larger accounts. 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.

With a focus on ease-of-use for our customers, Brokerage producers may access loss runs and applications easily from Western World's website. All quotes and binders have links to applicable policy forms and endorsements, allowing brokers and their customers to review these documents effortlessly and efficiently.

PROPERTY

The Brokerage Division maintains a modest book of property business while preparing to enter the mono-line brokerage property market in a more substantial way. In 2012 our focus was on acquiring the necessary resources to successfully move forward with growing our Brokerage property premium in the years ahead.



“Every indication of wisdom, taken from the effect, is equally an indication of power to execute what wisdom planned.”

– Thomas Reid



*"When you focus on doors that have been closed,
you never realize when new doors are opened for you."*

– unknown



Western World's investment in technology supports the creative application of innovative solutions to our business processes, leading to a unique value proposition for surplus lines underwriting. Utilization of the Western World Integrated Platform (WWIP) across all underwriting departments provides partners and underwriters unrivaled and cost-effective ease-of-use for rate, quote, bind, issue and endorsement processing while providing a consistent experience when working with Western World.

The implementation of WWIP Commercial Auto during the latter half of 2012 broadens the platform's capabilities, complimenting the existing general liability, property and professional liability processing support. Additionally, partners have access to comprehensive production and loss information through our agent and broker portal. The results are superior customer service and increased profitability.

Through collaborative relationships with partners and software vendors, Western World has remained a system integration leader. Working with Western World has become even more efficient with enhanced integration functionality and flexibility, virtually eliminating re-keying and system maintenance for our partners.

Western World is committed to being a leader in innovation and providing the easiest-to-use underwriting platform in the surplus lines industry.





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