

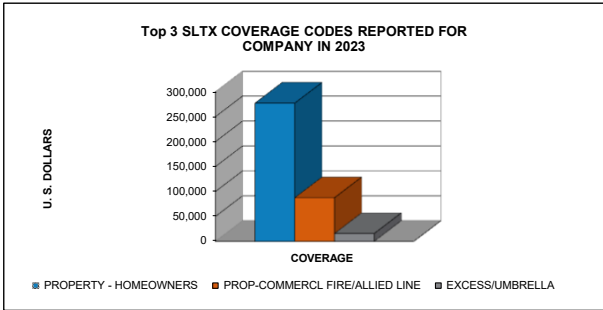
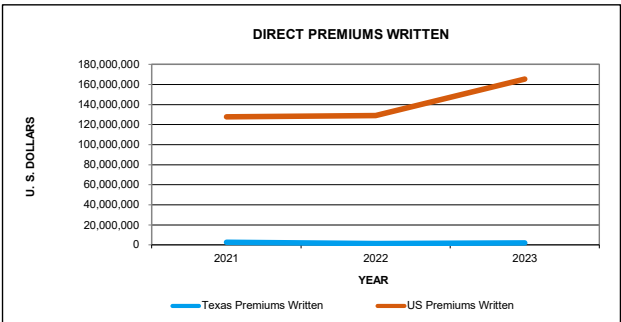
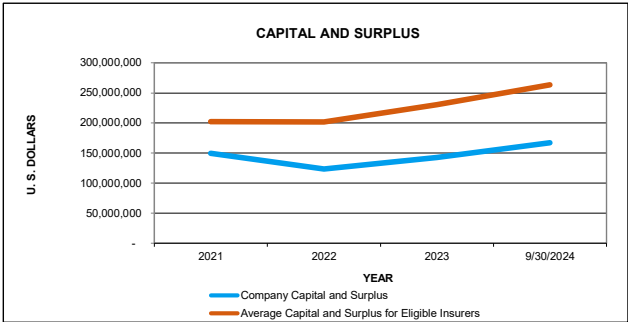
Wilshire Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101157	NAIC #:	13234	AMB #:	000975

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-04	Domicile North Carolina	A- Excellent Jan-24	Insurance Group IAT Insurance Group
Incorporation Date	6-Sep-85	Main Administrative Office 4200 Six Forks Road, Suite 1400 Raleigh, NC, US 27609		Parent Company Goose Creek Capital Inc.
Commenced Business	31-Dec-85			Parent Domicile Wyoming

	9/30/2024	2023	2022	2021
Capital & Surplus	167,195,000	142,983,000	123,665,000	149,483,000
Underwriting Gain (Loss)	4,726,000	347,000	(2,932,000)	(23,729,000)
Net Income After Tax	16,785,000	7,306,000	8,079,000	(10,991,000)
Cash Flow from Operations		31,287,000	53,591,000	387,000
Gross Premium		401,253,000	368,167,000	351,012,000
Net Premium	179,562,000	228,589,000	233,007,000	215,675,000
Direct Premium Total	145,536,000	165,570,000	129,015,000	127,820,000
Direct Premium in Texas (Schedule T)		2,095,000	1,337,000	2,558,000
% of Direct Premium in Texas		1%	1%	2%
Texas' Rank in writings (Schedule T)		8	13	11
SLTX Premium Processed		415,572	1,543,655	2,967,904
Rank among all Texas S/L Insurers		239	194	151
Combined Ratio		100%	101%	112%
IRIS Ratios Outside Usual Range		0	2	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
281.00%	160.00%	-2.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	6- Investment Yield
0.00%	94.00%	3.10%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
16.00%	16.00%	71.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
10.00%	0.00%	6.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
-9.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Homeowners Mult Peril	\$ 2,126,000.00
2 Fire	\$ 2,000.00
3 Comm Mult Peril(Liab)	\$ 2,000.00
4 Inland Marine	\$ 1,000.00
4 Allied Lines	\$ 1,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Homeowners Mult Peril	\$ 589,000.00
	\$ -
	\$ -
	\$ -
	\$ -