

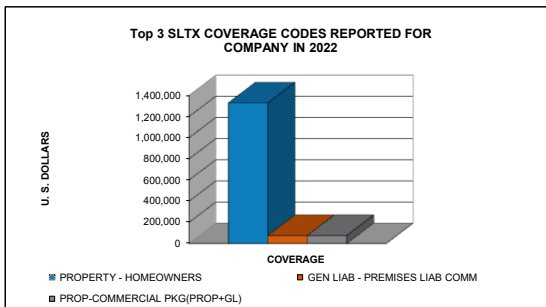
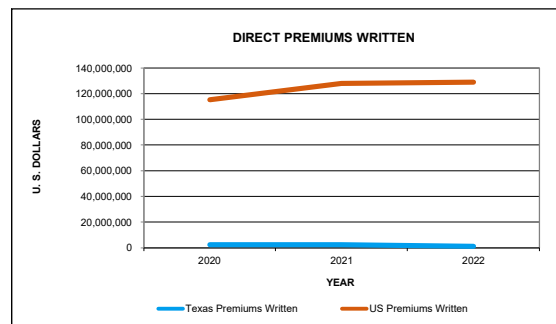
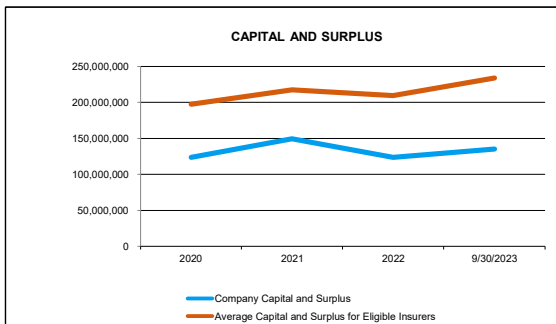
Wilshire Insurance Company				Issue Date:	12/5/2023
Insurer #:	80101157	NAIC #:	13234	AMB #:	000975

#### U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Jan-04	Domicile North Carolina	Excellent	Insurance Group
Incorporation Date	6-Sep-85			IAT Insurance Group
Commenced Business	31-Dec-85	Main Administrative Office 4200 Six Forks Road, Suite 1400 Raleigh, NC, US 27609	A- Jan-23	Parent Company Goose Creek Capital Inc.
				Parent Domicile Wyoming

	9/30/2023	2022	2021	2020
Capital & Surplus	135,009,000	123,665,000	149,483,000	123,623,000
Underwriting Gain (Loss)	1,837,000	(2,932,000)	(23,729,000)	(5,243,000)
Net Income After Tax	8,515,000	8,079,000	(10,991,000)	7,313,000
Cash Flow from Operations		53,591,000	387,000	28,374,000
Gross Premium		368,167,000	351,012,000	320,057,000
Net Premium	172,301,000	233,007,000	215,675,000	197,230,000
Direct Premium Total	129,761,000	129,014,000	127,820,000	115,396,000
Direct Premium in Texas (Schedule T)		1,337,000	2,558,000	2,381,000
% of Direct Premium in Texas		1%	2%	2%
Texas' Rank in writings (Schedule T)		13	11	11
SLTX Premium Processed		1,543,655	2,967,904	2,209,647
Rank among all Texas S/L Insurers		194	151	140
Combined Ratio		101%	112%	103%
IRIS Ratios Outside Usual Range		2	2	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
298.00%	188.00%	8.00%
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	Investment Yield
0.00%	99.00%	3.30%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-17.00%	-17.00%	74.00%
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
9.00%	2.00%	13.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	3.00%	
	Usual Range: Less than 25%	



2022 Premiums by Line of Business (LOB)		
1 Homeowners Mult Peril	\$	1,283,000.00
2 Other Liab (Occurrence)	\$	32,000.00
3 Comm Mult Peril(Liab)	\$	4,000.00
4 Inland Marine	\$	1,000.00
	\$	-

2022 Losses Incurred by Line of Business (LOB)		
1 Homeowners Mult Peril	\$	373,000.00
2 Comm Mult Peril(Non-Liability)	\$	15,000.00
3 Boiler & Machinery	\$	1,000.00
	\$	-
	\$	-