

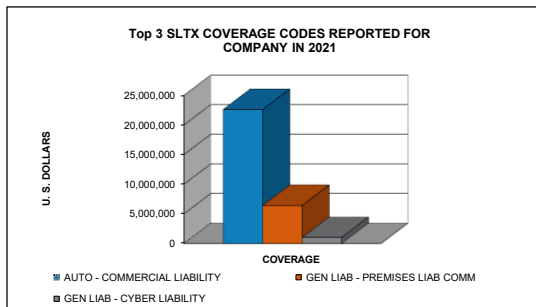
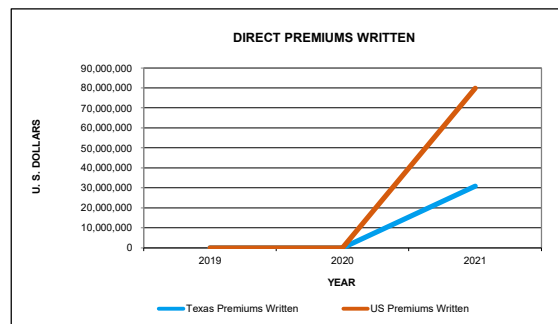
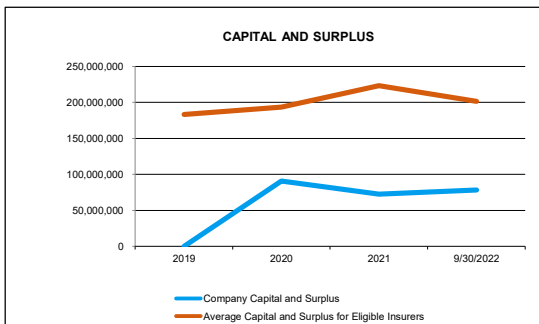
Accredited Specialty Insurance Company			Issue Date:	12/5/2022	
Insurer #:	13766223	NAIC #:	16835	AMB #:	020930

U.S. Insurer - 2022 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A - Excellent Jul-22	Insurance Group
Incorporation Date	Arizona		Randall Group
Commenced Business	Main Administrative Office		Parent Company
	4798 New Broad Street, Suite 200		R & Q Insurance Holdings Ltd
	Orlando, FL, US 32814		Parent Domicile
			Bermuda

	9/30/2022	2021	2020	2019
Capital & Surplus	78,383,000	72,433,000	90,746,000	0
Underwriting Gain (Loss)	(13,010,000)	(8,752,000)	(1,000)	0
Net Income After Tax	(12,495,000)	(7,697,000)	(2,000)	0
Cash Flow from Operations		13,229,000	(131,000)	0
Gross Premium		79,961,000	0	0
Net Premium	2,845,000	743,000	0	0
Direct Premium Total	342,082,000	79,960,000	0	0
Direct Premium in Texas (Schedule T)		30,903,000	0	0
% of Direct Premium in Texas		39%	0%	0%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed		31,308,911		
Rank among all Texas S/L Insurers		69		
Combined Ratio		-216%	0%	0%
IRIS Ratios Outside Usual Range		7	4	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
110.00%	1.00%	999.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
16.00%	999.00%	0.20%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-20.00%	-20.00%	122.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
23.00%	0.00%	0.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	0.00%	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 22,015,000.00
2 Other Liab (Occurrence)	\$ 5,271,000.00
3 Other Liab (Claims-made)	\$ 2,492,000.00
4 Fire	\$ 613,000.00
5 Allied Lines	\$ 444,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Other Comm Auto Liab	\$ 7,678,000.00
2 Other Liab (Occurrence)	\$ 516,000.00
3 Other Liab (Claims-made)	\$ 323,000.00
4 Fire	\$ 84,000.00
5 Allied Lines	\$ 61,000.00