

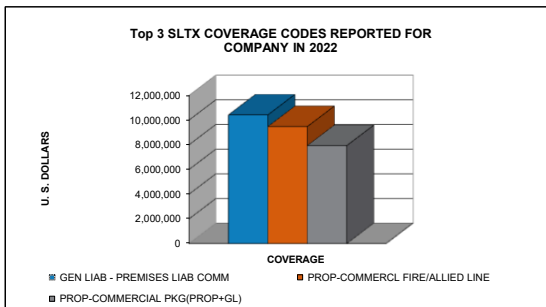
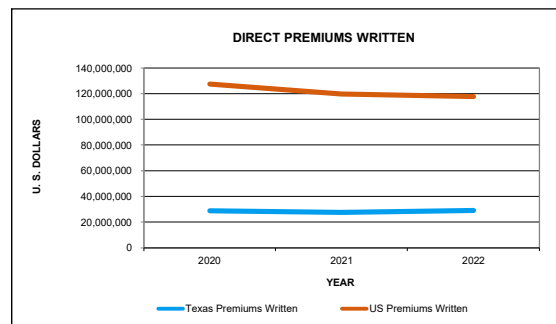
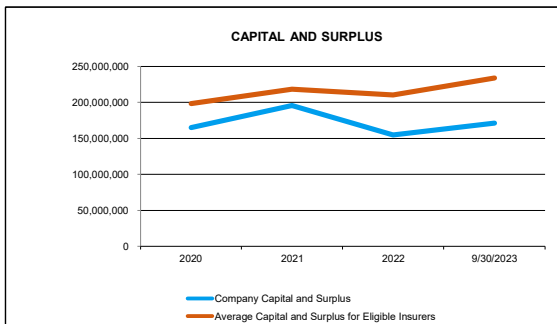
Acceptance Indemnity Insurance Company				Issue Date:	11/20/2023
Insurer #:	8010899948	NAIC #:	20010	AMB #:	010611

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	25-Jan-02	Domicile Nebraska	Excellent	Insurance Group
Incorporation Date	19-Sep-88			IAT Insurance Group
Commenced Business	19-Sep-88	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	171,316,000	155,067,000	195,871,000	165,010,000
Underwriting Gain (Loss)	1,442,000	(2,319,000)	(19,088,000)	(4,269,000)
Net Income After Tax	7,022,000	1,669,000	(9,602,000)	16,403,000
Cash Flow from Operations		33,812,000	4,584,000	18,127,000
Gross Premium		302,956,000	291,046,000	284,214,000
Net Premium	136,796,000	184,993,000	171,233,000	156,589,000
Direct Premium Total	89,429,000	117,922,000	119,802,000	127,608,000
Direct Premium in Texas (Schedule T)		29,102,000	27,812,000	28,871,000
% of Direct Premium in Texas		25%	23%	23%
Texas' Rank in writings (Schedule T)		1	1	2
SLTX Premium Processed		32,676,474	27,691,859	29,639,024
Rank among all Texas S/L Insurers		83	74	59
Combined Ratio		101%	112%	103%
IRIS Ratios Outside Usual Range		3	2	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
195.00%	119.00%	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%	2.70%
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
-21.00%	-21.00%	76.00%
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%	1.00%	8.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	2.00%	
	Usual Range: Less than 25%	



2022 Premiums by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 10,407,000.00
2 Other Liab (Occurrence)	\$ 9,364,000.00
3 Allied Lines	\$ 4,327,000.00
4 Comm Mult Peril(Liab)	\$ 2,568,000.00
5 Fire	\$ 1,266,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 16,454,000.00
2 Comm Mult Peril(Non-Liability)	\$ 3,755,000.00
3 Comm Mult Peril(Liab)	\$ 2,729,000.00
4 Allied Lines	\$ 2,342,000.00
5 Fire	\$ 888,000.00