

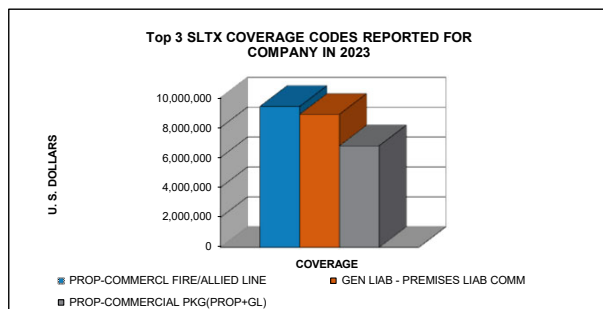
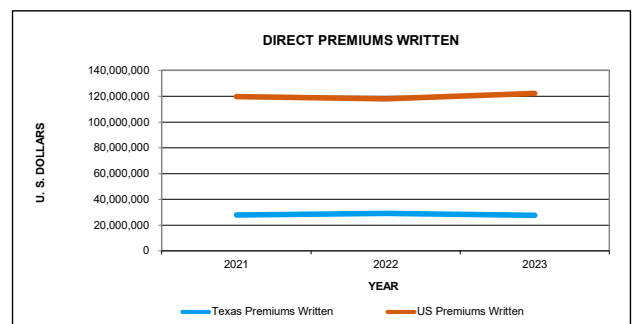
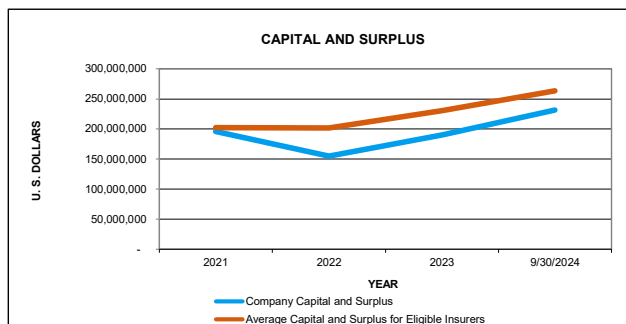
Acceptance Indemnity Insurance Company				Issue Date:	12/6/2024
Insurer #:	8010899948	NAIC #:	20010	AMB #:	010611

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	25-Jan-02	Domicile	A-	Excellent	Insurance Group	IAT Insurance Group
Incorporation Date	19-Sep-88	Nebraska		Parent Company	Goose Creek Capital Inc	
Commenced Business	19-Sep-88	Main Administrative Office 4200 Six Forks Road, Suite 1400 Raleigh, NC, US 27609		Jan-24	Parent Domicile Wyoming	

	9/30/2024	2023	2022	2021
Capital & Surplus	231,331,000	190,032,000	155,067,000	195,871,000
Underwriting Gain (Loss)	3,756,000	275,000	(2,319,000)	(19,088,000)
Net Income After Tax	14,713,000	3,816,000	1,669,000	(9,602,000)
Cash Flow from Operations		31,282,000	33,812,000	4,584,000
Gross Premium		303,862,000	302,956,000	291,046,000
Net Premium	142,561,000	181,486,000	184,993,000	171,233,000
Direct Premium Total	97,607,000	122,236,000	117,921,000	119,804,000
Direct Premium in Texas (Schedule T)		27,591,000	29,102,000	27,812,000
% of Direct Premium in Texas		23%	25%	23%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed		29,042,553	32,676,474	27,691,859
Rank among all Texas S/L Insurers		102	83	74
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 (%)
160.00%	96.00%	-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%	93.00%	3.00%
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
23.00%	23.00%	72.00%
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
7.00%	0.00%	4.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
-5.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 10,529,000.00
2 Other Liab (Occurrence)	\$ 8,586,000.00
3 Allied Lines	\$ 4,063,000.00
4 Comm Mult Peril(Liab)	\$ 2,237,000.00
4 Fire	\$ 1,224,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 7,770,000.00
2 Comm Mult Peril(Liab)	\$ 3,953,000.00
3 Comm Mult Peril(Non-Liability)	\$ 3,276,000.00
4 Allied Lines	\$ 1,876,000.00
5 Other Liab (Claims-made)	\$ 131,000.00