

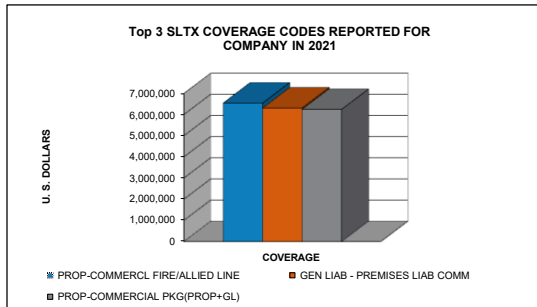
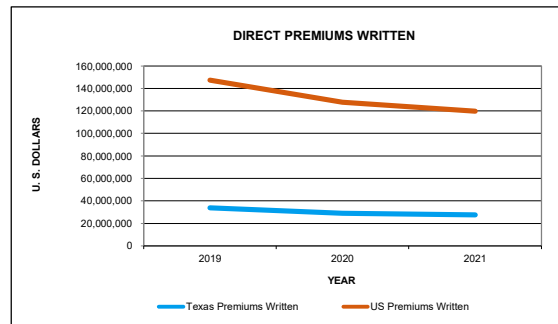
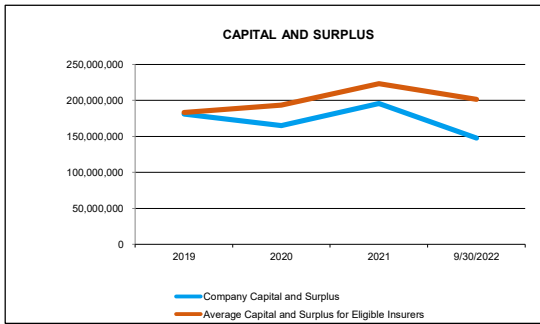
<b>Acceptance Indemnity Insurance Company</b>			Issue Date: 12/5/2022
Insurer #: 8010899948	NAIC #: 20010	AMB #: 020951	

U.S. Insurer - 2022 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date: 25-Jan-02	Domicile: Nebraska	<b>A -</b> Excellent Jan-22	Insurance Group: IAT Insurance Group
Incorporation Date: 19-Sep-88	Main Administrative Office: 4200 Six Forks Road, Suite 1400 Raleigh, NC, US 27609		Parent Company: Goose Creek Capital Inc
Commenced Business: 19-Sep-88			Parent Domicile: Wyoming

	9/30/2022	2021	2020	2019
Capital & Surplus	147,630,000	195,871,000	165,010,000	181,125,000
Underwriting Gain (Loss)	365,000	(19,088,000)	(4,269,000)	(11,151,000)
Net Income After Tax	5,069,000	(9,602,000)	16,403,000	772,000
Cash Flow from Operations		4,584,000	18,127,000	22,909,000
Gross Premium		291,046,000	284,214,000	289,294,000
Net Premium	142,487,000	171,233,000	156,589,000	141,784,000
Direct Premium Total	90,195,000	119,804,000	127,607,000	147,486,000
Direct Premium in Texas (Schedule T)		27,812,000	28,871,000	33,876,000
% of Direct Premium in Texas		23%	23%	23%
Texas' Rank in writings (Schedule T)		1	2	2
SLTX Premium Processed		27,691,859	29,639,024	36,407,857
Rank among all Texas S/L Insurers		74	59	48
Combined Ratio		112%	103%	108%
IRIS Ratios Outside Usual Range		2	0	0

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
<b>149.00%</b>	<b>87.00%</b>	<b>9.00%</b>
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
<b>4- Surplus Aid Ratio</b>	<b>5- Two Year Operating Ratio</b>	<b>Investment Yield</b>
<b>0.00%</b>	<b>100.00%</b>	<b>2.20%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
<b>19.00%</b>	<b>19.00%</b>	<b>71.00%</b>
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
<b>10- Agents Balances to Surplus</b>	<b>11- One Year Development to Surplus</b>	<b>12- Two Year Development to Surplus</b>
<b>10.00%</b>	<b>1.00%</b>	<b>7.00%</b>
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	<b>13- Current Estimated Reserve Deficiency</b>	
	<b>1.00%</b>	
	<i>Usual Range: Less than 25%</i>	



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 9,154,000.00
2 Comm Mult Peril(Non-Liability)	\$ 8,855,000.00
3 Comm Mult Peril(Liab)	\$ 2,993,000.00
4 Allied Lines	\$ 2,036,000.00
5 Fire	\$ 1,879,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 10,227,000.00
2 Other Liab (Occurrence)	\$ 9,963,000.00
3 Fire	\$ 3,087,000.00
4 Other Comm Auto Liab	\$ 2,176,000.00
5 Comm Mult Peril(Liab)	\$ 1,815,000.00