

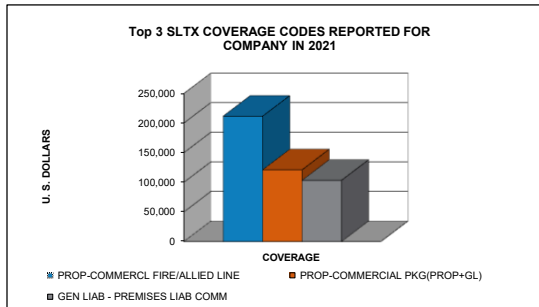
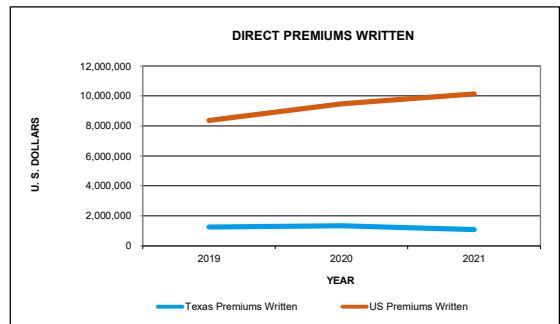
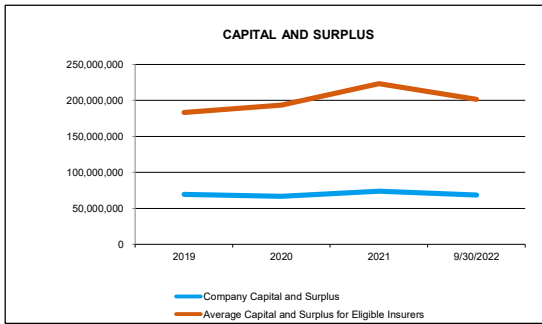
Mount Vernon Specialty Insurance Company			Issue Date: 12/20/2022		
Insurer #:	13764822	NAIC #:	14420	AMB#	018657

U.S. Insurer - 2022 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-14	Domicile	Nebraska	A++	Superior	Insurance Group	
Incorporation Date	25-Apr-12	Main Administrative Office 1190 Devon Park Drive Wayne, PA 19087			Aug-22	United States Liability Insurance Group	
Commenced Business	28-Sep-13				Parent Company Berkshire Hathaway Inc		Parent Domicile Nebraska

	9/30/2022	2021	2020	2019
Capital & Surplus	68,538,000	73,919,000	66,918,000	69,412,000
Underwriting Gain (Loss)	(353,000)	(1,808,000)	(1,753,000)	(2,264,000)
Net Income After Tax	(303,000)	(1,504,000)	(1,367,000)	(1,739,000)
Cash Flow from Operations		2,094,000	(1,934,000)	(1,466,000)
Gross Premium		10,133,000	9,464,000	8,374,000
Net Premium	4,083,000	3,500,000	883,000	863,000
Direct Premium Total	9,925,000	10,133,000	9,461,000	8,374,000
Direct Premium in Texas (Schedule T)		1,099,000	1,355,000	1,255,000
% of Direct Premium in Texas		11%	14%	15%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed		629,238	1,003,152	750,055
Rank among all Texas S/L Insurers		197	159	160
Combined Ratio		196%	298%	418%
IRIS Ratios Outside Usual Range		3	3	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
14.00%	5.00%	297.00%
<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
0.00%	182.00%	0.00%
<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
10.00%	3.00%	59.00%
<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
2.00%	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>		



Line of Business	Premiums
1 Fire	\$ 451,000.00
2 Other Liab (Claims-made)	\$ 340,000.00
3 Other Liab (Occurrence)	\$ 218,000.00
4 Burglary & Theft	\$ 81,000.00
5 Inland Marine	\$ 9,000.00

Line of Business	Losses
1 Fire	\$ 5,249,000.00
2 Other Liab (Claims-made)	\$ 48,000.00
3 Burglary & Theft	\$ 18,000.00
4 Inland Marine	\$ 2,000.00
5 Inland Marine	\$ 2,000.00

