

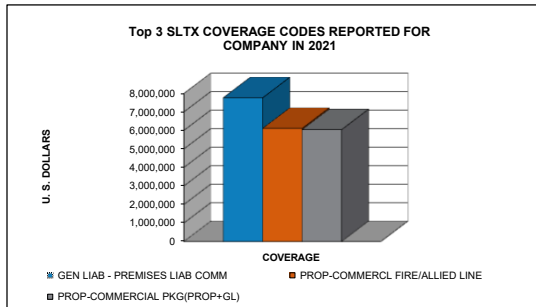
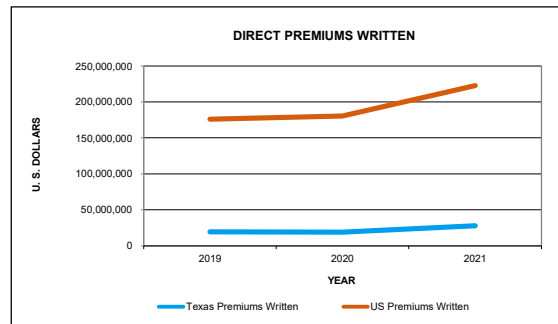
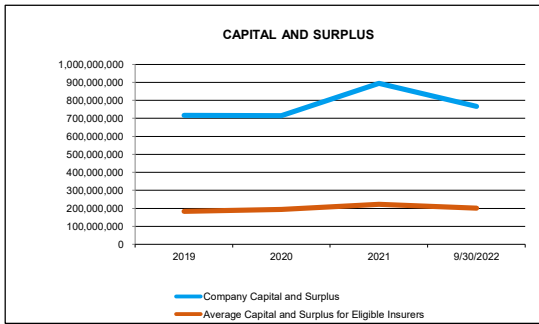
Mount Vernon Fire Insurance Company			Issue Date: 12/20/2022		
Insurer #:	80101102	NAIC #:	26522	AMB#	002540

U.S. Insurer - 2022 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A++	Insurance Group
Incorporation Date	Pennsylvania		United States Liability Insurance Group
Commenced Business	Main Administrative Office		Parent Company
	1190 Devon Park Drive	Aug-22	Berkshire Hathaway Inc
	Wayne, PA 19087		Parent Domicile
			Nebraska

	9/30/2022	2021	2020	2019
Capital & Surplus	766,605,000	894,710,000	715,208,000	716,246,000
Underwriting Gain (Loss)	4,367,000	20,876,000	18,332,000	8,519,000
Net Income After Tax	66,000,000	23,641,000	5,304,000	20,050,000
Cash Flow from Operations		34,838,000	24,120,000	30,333,000
Gross Premium		223,064,000	180,414,000	176,389,000
Net Premium	98,285,000	103,656,000	83,659,000	81,372,000
Direct Premium Total	208,623,000	223,065,000	180,410,000	176,386,000
Direct Premium in Texas (Schedule T)		28,182,000	19,245,000	19,493,000
% of Direct Premium in Texas		13%	11%	11%
Texas' Rank in writings (Schedule T)		2	4	3
SLTX Premium Processed		28,281,451	20,576,820	21,199,611
Rank among all Texas S/L Insurers		72	72	61
Combined Ratio		78%	78%	89%
IRIS Ratios Outside Usual Range		2	1	1

1- Gross Premium to Surplus	25.00%	2- Net Premium to Surplus	12.00%	3- Change in Net Premium Written (%)	24.00%
Usual Range: Less than 900%		Usual Range: Less than 300%		Usual Range: Between -33% and 33%	
4- Surplus Aid Ratio	0.00%	5- Two Year Operating Ratio	64.00%	Investment Yield	0.80%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	25.00%	8- Net Change in Surplus (%)	25.00%	9- Liabilities to Liquid Assets	27.00%
Usual Range: Between -10% and 50%		Usual Range: Between -10% and 25%		Usual Range: Less than 100%	
10- Agents Balances to Surplus	3.00%	11- One Year Development to Surplus	-1.00%	12- Two Year Development to Surplus	-2.00%
Usual Range: Less than 40%		Usual Range: Less than 20%		Usual Range: Less than 20%	
		13- Current Estimated Reserve Deficiency	0.00%		
		Usual Range: Less than 25%			



2021 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 14,427,000.00
2 Fire	\$ 11,778,000.00
3 Homeowners Mult Peril	\$ 595,000.00
4 Other Liab (Claims-made)	\$ 528,000.00
5 Products Liab	\$ 456,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 10,211,000.00
2 Other Liab (Occurrence)	\$ 1,401,000.00
3 Homeowners Mult Peril	\$ 320,000.00
4 Inland Marine	\$ 88,000.00
5 Other Liab (Claims-made)	\$ 78,000.00