

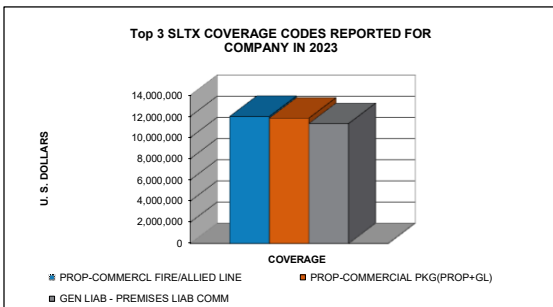
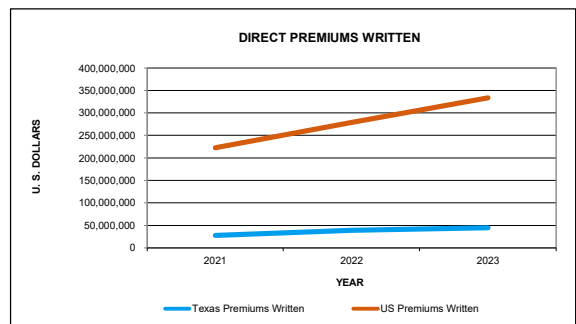
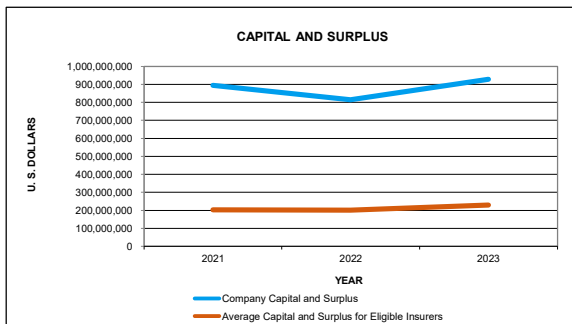
Mount Vernon Fire Insurance Company				Issue Date:	10/1/2024
Insurer #:	80101102	NAIC #:	26522	AMB #:	002540

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date 1-Jan-81	Domicile Nebraska	Superior	Insurance Group Berkshire Hathaway Insurance Group
Incorporation Date 18-Sep-58	Main Administrative Office 1190 Devon Park Drive Wayne, PA, US 19087	<b>A++</b> Aug-24	Parent Company Berkshire Hathaway Inc.
Commenced Business 15-Dec-58			Parent Domicile Nebraska

	6/30/2024	2023	2022	2021
Capital & Surplus	1,026,227,000	930,065,000	814,966,000	894,710,000
Underwriting Gain (Loss)	8,029,000	19,383,000	11,863,000	20,876,000
Net Income After Tax	1,513,000	35,979,000	83,106,000	23,641,000
Cash Flow from Operations		59,949,000	39,389,000	34,838,000
Gross Premium		334,043,000	278,703,000	223,064,000
Net Premium	95,198,000	156,986,000	131,153,000	103,656,000
Direct Premium Total	201,553,000	334,043,000	278,704,000	223,065,000
Direct Premium in Texas (Schedule T)		44,760,000	39,257,000	28,182,000
% of Direct Premium in Texas		13%	14%	13%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		47,276,467	37,857,780	28,281,451
Rank among all Texas S/L Insurers		77	74	72
Combined Ratio		87%	90%	78%
IRIS Ratios Outside Usual Range		0	1	2

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
<b>36.00%</b>	<b>17.00%</b>	<b>20.00%</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>6- Investment Yield</b>
<b>0.00%</b>	<b>69.00%</b>	<b>2.20%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 2% and 5.5%</i>
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
<b>14.00%</b>	<b>14.00%</b>	<b>31.00%</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>4.00%</b>	<b>0.00%</b>	<b>0.00%</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>		



2023 Premiums by Line of Business (LOB)	
1 Fire	\$ 21,795,000.00
2 Other Liab (Occurrence)	\$ 20,911,000.00
3 Other Liab (Claims-made)	\$ 962,000.00
4 Inland Marine	\$ 297,000.00
4 Burglary & Theft	\$ 136,000.00

2023 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 11,838,000.00
2 Other Liab (Occurrence)	\$ 10,975,000.00
3 Other Liab (Claims-made)	\$ 253,000.00
4 Inland Marine	\$ 84,000.00
5 Burglary & Theft	\$ 1,000.00

