

Berkshire Hathaway International Insurance Limited

Issue Date: 10/11/2019

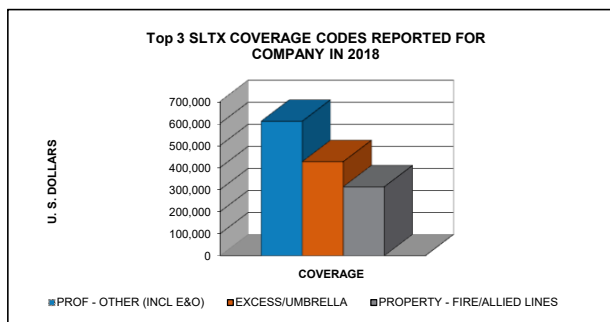
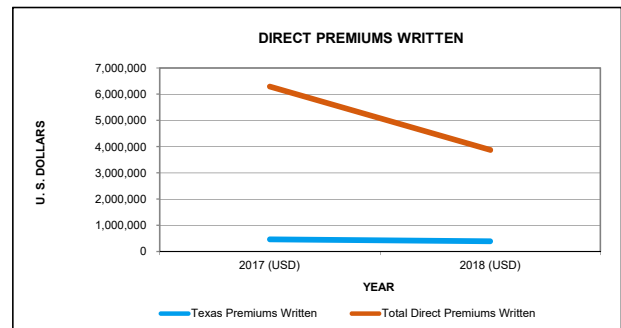
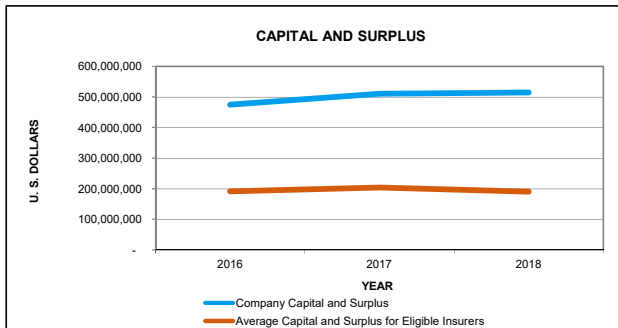
Insurer #: 12156038 AID #: AA-1120030 AMB #: 087960

U.S. Insurer - 2019 EVALUATION

Key Information	Location	A.M. Best Rating	Group Information
TDI Initial Date: 1-Jun-06	Country of Domicile: United Kingdom	NR Mar-19	Insurance Group: Berkshire Hathaway Insurance Group
Memberships/Listings: IID Listed	U.S. Contact: National Indemnity Company 1314 Douglas Street, Suite 1400 Omaha, NE 68102		Parent Company: Berkshire Hathaway Inc.
Financial Size: N/A			Parent Domicile: Nebraska

	2018 (USD)	2017 (USD)	2016 (USD)
Capital & Surplus	515,030,000	510,595,000	474,722,000
Underwriting Gain (Loss)	4,336,000	30,096,000	18,323,000
Net Income After Tax	4,535,000	35,823,000	11,423,000
Gross Premium	456,687,000	379,299,000	420,521,000
Net Premium	74,237,000	65,406,000	69,526,000
Direct Premium	3,873,000	6,289,000	
Gross Premium to Surplus Ratio	89%	217%	379%
Net Premium to Surplus Ratio	14%	13%	15%
SLTX Premium Processed	1,384,054	617,697	562,808
Rank among all Texas S/L Insurers	137	147	145
Texas Premium (Statement)	391,000	463,000	-
Texas Rank in Writings (Statement)	3	5	-
Combined Ratio	99%	66%	68%
Ratio Failures	2	2	2

1-Gross Premiums to Shareholder Funds	2- Net Premiums to Shareholder Funds	3- Change in Net Premiums Written (%)
88.67%	12.81%	13.50%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 330%</i>	<i>Usual Range: Between -10% and 30%</i>
4- Retention Ratio	5- Reserves to Liquid Assets	6- Investment Yield
16.30%	37.90%	-0.70%
<i>Usual Range: Greater than 50%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Greater than 3.5%</i>
7- Profit to Shareholder Funds	8- Reserves + Surplus to Net Premiums	9- Reserves to Surplus
0.90%	1100.90%	58.70%
<i>Usual Range: Greater than 5%</i>	<i>Usual Range: Greater than 150%</i>	<i>Usual Range: Less than 350%</i>



1 Liability	\$ 215,698,000.00
2 Motor	\$ 110,420,000.00
3 Property	\$ 80,856,000.00
4 Aviation	\$ 49,713,000.00
	\$ -

1 Liability	\$ 151,390,000.00
2 Property	\$ 124,661,000.00
3 Motor	\$ 70,544,000.00
4 Aviation	\$ 23,463,000.00
	\$ -