

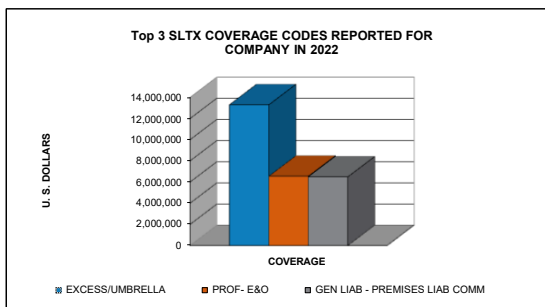
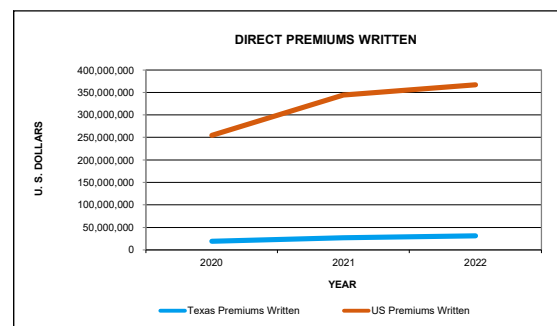
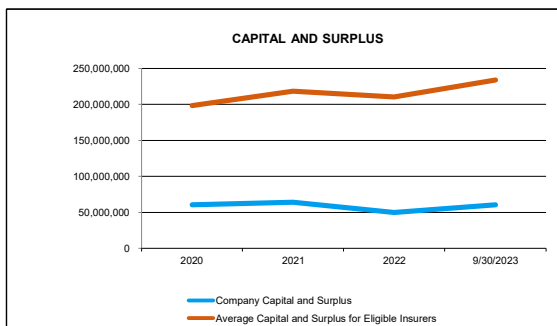
Capitol Specialty Insurance Corporation				Issue Date:	11/29/2023
Insurer #:	8011467721	NAIC #:	10328	AMB #:	001960

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Sep-03	Domicile Wisconsin	Excellent	Insurance Group Berkshire Hathaway Insurance Group
Incorporation Date	10-Nov-61	Main Administrative Office 1600 Aspen Commons, Middletown, WI, US 53562-4718	A Jan-23	Parent Company Berkshire Hathaway Inc.
Commenced Business	1-Feb-62			Parent Domicile Nebraska

	9/30/2023	2022	2021	2020
Capital & Surplus	60,540,000	49,950,000	64,232,000	60,554,000
Underwriting Gain (Loss)	6,801,000	(5,568,000)	(376,000)	(1,677,000)
Net Income After Tax	9,910,000	(12,457,000)	2,179,000	212,000
Cash Flow from Operations		9,090,000	9,025,000	22,649,000
Gross Premium		383,439,000	409,281,000	310,774,000
Net Premium	4,415,000	10,363,000	61,093,000	56,187,000
Direct Premium Total	265,296,000	367,276,000	344,493,000	254,587,000
Direct Premium in Texas (Schedule T)		31,776,000	26,631,000	19,545,000
% of Direct Premium in Texas		9%	8%	8%
Texas' Rank in writings (Schedule T)		2	2	3
SLTX Premium Processed		31,346,369	25,448,124	19,419,275
Rank among all Texas S/L Insurers		85	79	73
Combined Ratio		241%	101%	103%
IRIS Ratios Outside Usual Range		5	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
768.00%	21.00%	-83.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
14.00%	93.00%	2.70%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-22.00%	-22.00%	107.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
32.00%	-43.00%	-21.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	-84.00%	
	Usual Range: Less than 25%	



2022 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 16,942,000.00
2 Other Liab (Claims-made)	\$ 10,905,000.00
3 Comm Mult Peril(Liab)	\$ 87,000.00
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 8,268,000.00
2 Other Liab (Claims-made)	\$ 6,136,000.00
3 Comm Mult Peril(Non-Liability)	\$ 611,000.00
4 Comm Mult Peril(Liab)	\$ 536,000.00
	\$ -