

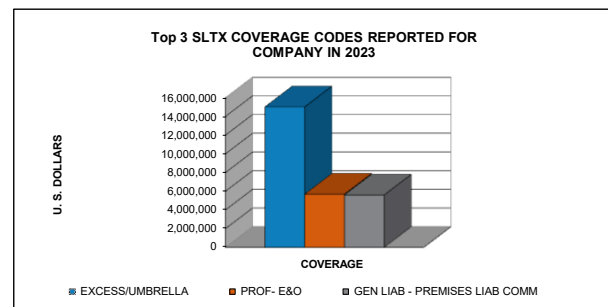
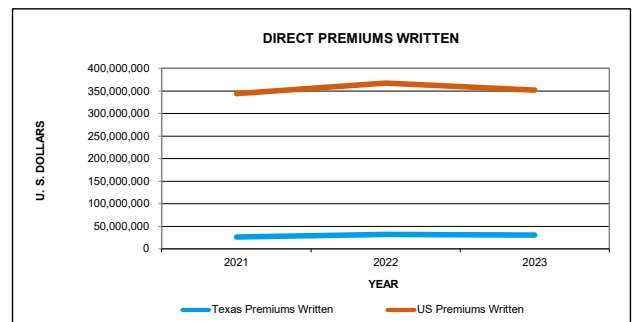
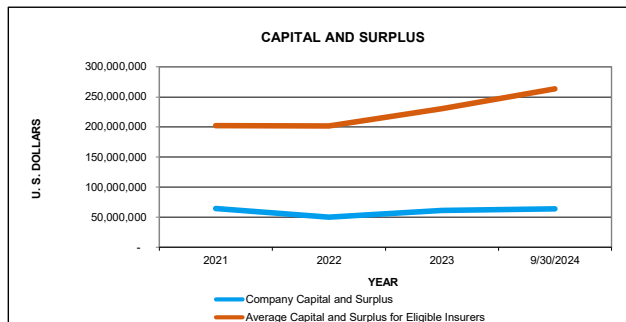
Capitol Specialty Insurance Corporation				Issue Date:	12/6/2024
Insurer #:	8011467721	NAIC #:	10328	AMB #:	001960

#### U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Sep-03	Domicile	A	Excellent	Insurance Group	Berkshire Hathaway Insurance Group
Incorporation Date	10-Nov-61	Wisconsin		Parent Company	Berkshire Hathaway Inc.	
Commenced Business	1-Feb-62	Main Administrative Office 1600 Aspen Commons, Middletown, WI, US 53562-4718		Feb-24	Parent Domicile Nebraska	

	9/30/2024	2023	2022	2021
Capital & Surplus	64,200,000	61,573,000	49,950,000	64,232,000
Underwriting Gain (Loss)	336,000	6,865,000	(5,568,000)	(376,000)
Net Income After Tax	3,248,000	10,889,000	(12,457,000)	2,179,000
Cash Flow from Operations		(68,494,000)	9,090,000	9,025,000
Gross Premium		369,272,000	383,439,000	409,281,000
Net Premium	22,030,000	11,510,000	10,363,000	61,093,000
Direct Premium Total	263,489,000	351,917,000	367,276,000	344,492,000
Direct Premium in Texas (Schedule T)		30,511,000	31,776,000	26,631,000
% of Direct Premium in Texas		9%	9%	8%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		30,721,939	31,346,369	25,448,124
Rank among all Texas S/L Insurers		95	85	79
Combined Ratio		76%	241%	101%
IRIS Ratios Outside Usual Range		3	4	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
600.00%	19.00%	11.00%
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	6- Investment Yield
11.00%	125.00%	3.50%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
23.00%	23.00%	129.00%
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
30.00%	1.00%	-41.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
90.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 18,327,000.00
2 Other Liab (Claims-made)	\$ 10,463,000.00
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 8,067,000.00
2 Other Liab (Occurrence)	\$ 6,767,000.00
	\$ -
	\$ -
	\$ -