

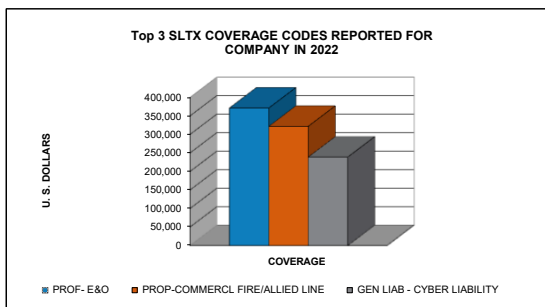
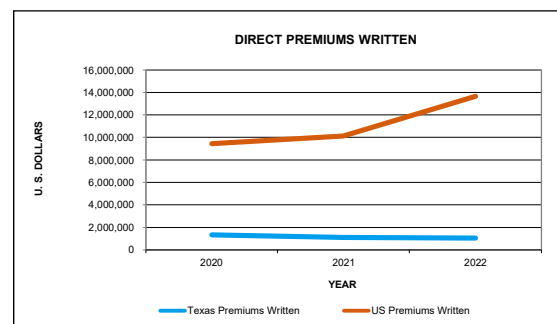
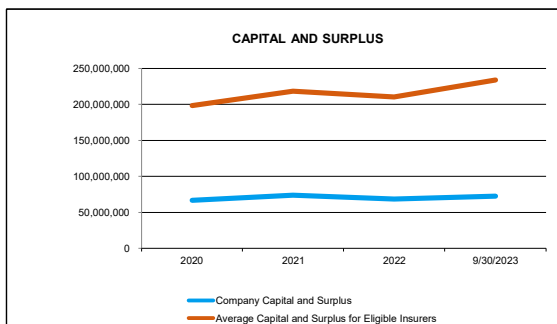
Mount Vernon Specialty Insurance Company				Issue Date:	12/5/2023
Insurer #:	13764822	NAIC #:	14420	AMB #:	018657

U.S. Insurer - 2023 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-14	Domicile	Nebraska	A++	Superior	Insurance Group	Berkshire Hathaway Insurance Group
Incorporation Date	25-Apr-12	Main Administrative Office			Aug-23	Parent Company	Berkshire Hathaway Inc.
Commenced Business	28-Sep-13	1190 Devon Park Drive Wayne, PA, US 19087				Parent Domicile	Nebraska

	9/30/2023	2022	2021	2020
Capital & Surplus	72,390,000	68,264,000	73,919,000	66,918,000
Underwriting Gain (Loss)	(557,000)	210,000	(1,808,000)	(1,753,000)
Net Income After Tax	(250,000)	197,000	(1,504,000)	(1,367,000)
Cash Flow from Operations		2,025,000	2,094,000	(1,934,000)
Gross Premium		13,666,000	10,133,000	9,464,000
Net Premium	4,631,000	5,581,000	3,500,000	883,000
Direct Premium Total	10,987,000	13,666,000	10,133,000	9,464,000
Direct Premium in Texas (Schedule T)		1,065,000	1,099,000	1,355,000
% of Direct Premium in Texas		8%	11%	14%
Texas' Rank in writings (Schedule T)		2	1	1
SLTX Premium Processed		1,544,941	629,238	1,003,152
Rank among all Texas S/L Insurers		193	197	159
Combined Ratio		96%	196%	298%
IRIS Ratios Outside Usual Range		3	3	3

1- Gross Premium to Surplus	20.00%	2- Net Premium to Surplus	8.00%	3- Change in Net Premium Written (%)	59.00%
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	106.00%	Investment Yield	0.10%
Usual Range: Less than 15%		Usual Range: Less than 100%		Usual Range: Between 3% and 6.5%	
7- Gross Change in Surplus (%)	-8.00%	8- Net Change in Surplus (%)	-8.00%	9- Liabilities to Liquid Assets	61.00%
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	-1.00%
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%			



2022 Premiums by Line of Business (LOB)		
1 Other Liab (Claims-made)	\$	590,000.00
2 Burglary & Theft	\$	209,000.00
3 Other Liab (Occurrence)	\$	197,000.00
4 Fire	\$	60,000.00
5 Inland Marine	\$	10,000.00

2022 Losses Incurred by Line of Business (LOB)		
1 Other Liab (Claims-made)	\$	161,000.00
	\$	-