

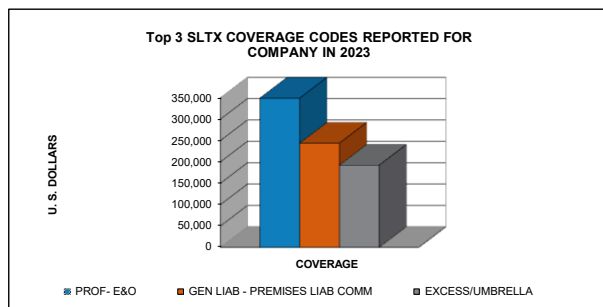
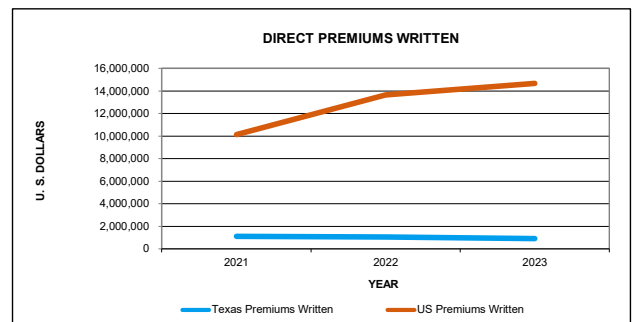
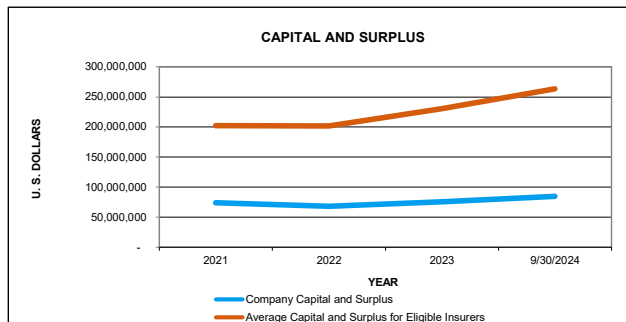
Mount Vernon Specialty Insurance Company				Issue Date:	12/6/2024
Insurer #:	13764822	NAIC #:	14420	AMB #:	018657

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

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-14	Domicile	A++	Superior	Insurance Group	Berkshire Hathaway Insurance Group
Incorporation Date	25-Apr-12	Nebraska		Aug-24	Parent Company	Berkshire Hathaway Inc.
Commenced Business	28-Sep-13	Main Administrative Office 1190 Devon Park Drive Wayne, PA, US 19087			Parent Domicile	Nebraska

	9/30/2024	2023	2022	2021
Capital & Surplus	84,577,000	75,684,000	68,264,000	73,919,000
Underwriting Gain (Loss)	1,728,000	(373,000)	210,000	(1,808,000)
Net Income After Tax	1,727,000	(30,000)	197,000	(1,504,000)
Cash Flow from Operations		1,940,000	2,025,000	2,094,000
Gross Premium		14,684,000	13,666,000	10,133,000
Net Premium	1,391,000	6,076,000	5,581,000	3,500,000
Direct Premium Total	2,477,000	14,682,000	13,667,000	10,133,000
Direct Premium in Texas (Schedule T)		911,000	1,065,000	1,099,000
% of Direct Premium in Texas		6%	8%	11%
Texas' Rank in writings (Schedule T )		5	2	1
SLTX Premium Processed		1,312,207	1,544,941	629,238
Rank among all Texas S/L Insurers		213	193	197
Combined Ratio		106%	96%	196%
IRIS Ratios Outside Usual Range		1	3	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
19.00%	8.00%	9.00%
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
0.00%	95.00%	0.50%
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
11.00%	11.00%	68.00%
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
2.00%	0.00%	-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%	



2023 Texas Premiums by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 386,000.00
2 Other Liab (Occurrence)	\$ 377,000.00
3 Burglary & Theft	\$ 110,000.00
4 Fire	\$ 37,000.00
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 497,000.00
2 Other Liab (Occurrence)	\$ 103,000.00
3 Other Liab (Claims-made)	\$ 100,000.00
	\$ -
	\$ -