**AZGUARD Insurance Company**

**Insurer #:** 161167  
**NAIC #:** 16495  
**AMB #:** 020650

**Issue Date:** 10/31/2019

---

**Key Dates**

<table>
<thead>
<tr>
<th>Date</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>TDI Initial Date</td>
<td>15-Aug-19</td>
</tr>
<tr>
<td>Incorporation Date</td>
<td>13-Aug-18</td>
</tr>
<tr>
<td>Commenced Business</td>
<td>8-Jan-19</td>
</tr>
</tbody>
</table>

**Location**

- **Domicile:** Nebraska
- **Main Administrative Office:** 16 South River Street Wilkes-Barre, PA 18702

**A.M. Best Rating**

- **Superior:** Apr-19

**Group Information**

- **Parent Company:** Berkshire Hathaway Inc.
- **Parent Domicile:** Nebraska
- **Berkshire Hathaway Insurance Group**

---

**Capital & Surplus**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital &amp; Surplus</td>
<td>51,421,479</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Underwriting Gain (Loss)</td>
<td>1,339,177</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Net Income After Tax</td>
<td>164,472</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cash Flow from Operations</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Gross Premium</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Net Premium</td>
<td>18,185,673</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Direct Premium Total</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Direct Premium in Texas (Schedule T)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>% of Direct Premium in Texas</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Texas’ Rank in writings (Schedule T)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>SLTX Premium Processed</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Rank among all Texas S/L Insurers</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Combined Ratio</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>RIS Ratios Outside Usual Range</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

---

**U.S. Insurer - 2019 EVALUATION**

**1- Gross Premium to Surplus**

- **Usual Range:** Less than 90%

**2- Net Premium to Surplus**

- **Usual Range:** Less than 300%

**3- Change in Net Premium Written (%)**

- **Usual Range:** Between -33% and 33%

**4- Surplus Aid Ratio**

- **Usual Range:** Less than 15%

**5- Two Year Operating Ratio**

- **Investment Yield**

- **Usual Range:** Less than 100%

**6- Gross Change in Surplus (%)**

- **Usual Range:** Between -10% and 6.5%

**7- Net Change in Surplus (%)**

- **Usual Range:** Less than 100%

**8- Liabilities to Liquid Assets**

- **Usual Range:** Between -33% and 33%

**9- One Year Development to Surplus**

- **Usual Range:** Less than 50%

**10- Two Year Development to Surplus**

- **Usual Range:** Less than 300%

**11- Agents Balances to Surplus**

- **Usual Range:** Less than 50%

**12- Two Year Development to Surplus**

- **Usual Range:** Less than 25%

**13- Current Estimated Reserve Deficiency**

- **Usual Range:** Less than 25%

---

**Graphs**

**CAPITAL AND SURPLUS**

- **U.S. DOLLARS**

**DIRECT PREMIUMS WRITTEN**

- **U.S. DOLLARS**

**YEAR**

---

**Tables and Figures**

- **Capital and Surplus**
- **Premiums Written**
- **Rating**
- **Location**
- **A.M. Best Rating**