

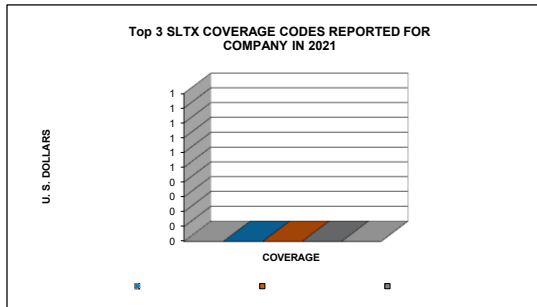
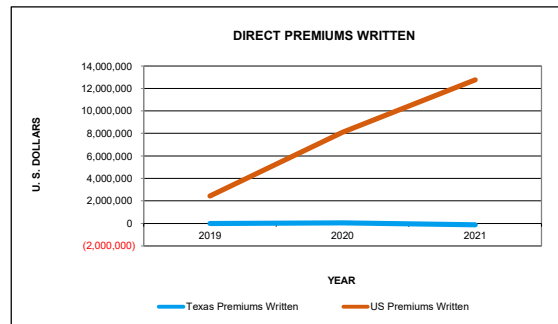
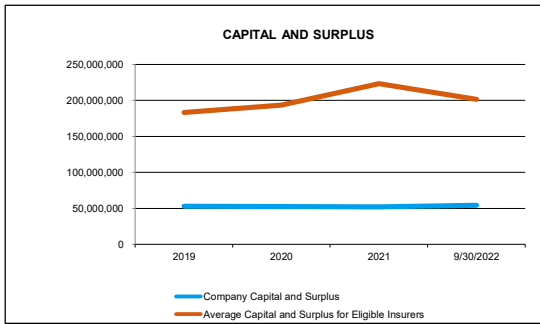
AZGUARD Insurance Company			Issue Date: 12/12/2022		
Insurer #:	13766032	NAIC #:	16495	AMB #:	020650

U.S. Insurer - 2022 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	29-Oct-19	Domicile	Nebraska	A+	Superior	Insurance Group	
Incorporation Date	13-Aug-18	Main Administrative Office	39 Public Square Wilkes-Barre, PA 18701		Jun-22	Berkshire Hathaway Insurance Group	
Commenced Business	8-Jan-19					Parent Company Berkshire Hathaway Inc	
						Parent Domicile Nebraska	

	9/30/2022	2021	2020	2019
Capital & Surplus	54,598,000	52,327,000	52,591,000	52,705,000
Underwriting Gain (Loss)	1,956,000	(955,000)	259,000	2,435,000
Net Income After Tax	2,207,000	(696,000)	(495,000)	1,277,000
Cash Flow from Operations		15,317,000	24,427,000	11,017,000
Gross Premium		111,021,000	100,713,000	123,554,000
Net Premium	38,903,000	49,124,000	46,310,000	60,558,000
Direct Premium Total	12,946,000	12,774,000	8,094,000	2,438,000
Direct Premium in Texas (Schedule T)		(106,000)	53,000	0
% of Direct Premium in Texas		-1%	1%	0%
Texas' Rank in writings (Schedule T)		57	3	2
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		102%	99%	94%
IRIS Ratios Outside Usual Range		2	1	3

1- Gross Premium to Surplus	212.00%	2- Net Premium to Surplus	94.00%	3- Change in Net Premium Written (%)	6.00%
<i>Usual Range: Less than 900%</i>		<i>Usual Range: Less than 300%</i>		<i>Usual Range: Between -33% and 33%</i>	
4- Surplus Aid Ratio	0.00%	5- Two Year Operating Ratio	100.00%	Investment Yield	0.10%
<i>Usual Range: Less than 15%</i>		<i>Usual Range: Less than 100%</i>		<i>Usual Range: Between 3% and 6.5%</i>	
7- Gross Change in Surplus (%)	-1.00%	8- Net Change in Surplus (%)	-1.00%	9- Liabilities to Liquid Assets	76.00%
<i>Usual Range: Between -10% and 50%</i>		<i>Usual Range: Between -10% and 25%</i>		<i>Usual Range: Less than 100%</i>	
10- Agents Balances to Surplus	37.00%	11- One Year Development to Surplus	1.00%	12- Two Year Development to Surplus	3.00%
<i>Usual Range: Less than 40%</i>		<i>Usual Range: Less than 20%</i>		<i>Usual Range: Less than 20%</i>	
		13- Current Estimated Reserve Deficiency	-35.00%		
		<i>Usual Range: Less than 25%</i>			



2021 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -