

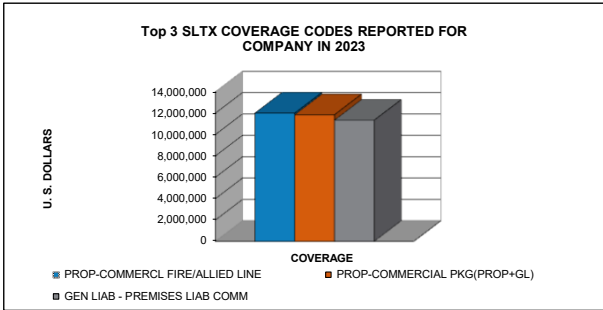
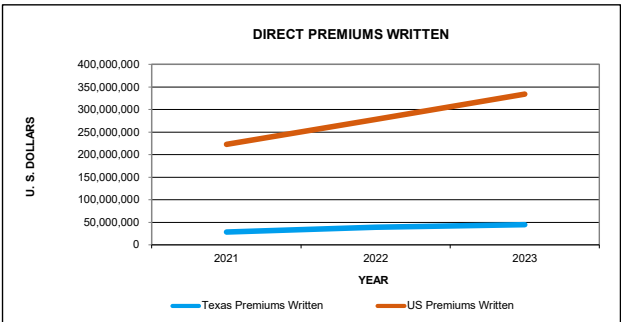
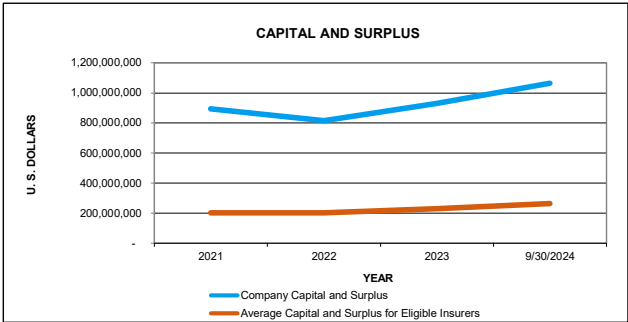
Mount Vernon Fire Insurance Company				Issue Date:	12/6/2024
Insurer #:	80101102	NAIC #:	26522	AMB #:	002540

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information
TDI Initial Date	1-Jan-81	Domicile	A++	Superior	Insurance Group
		Nebraska		Berkshire Hathaway Insurance Group	
Incorporation Date	18-Sep-58	Main Administrative Office		Aug-24	Parent Company
				Berkshire Hathaway Inc.	
Commenced Business	15-Dec-58	1190 Devon Park Drive		Parent Domicile	
		Wayne, PA, US 19087		Nebraska	

	9/30/2024	2023	2022	2021
Capital & Surplus	1,064,056,000	930,065,000	814,966,000	894,710,000
Underwriting Gain (Loss)	14,678,000	19,383,000	11,863,000	20,876,000
Net Income After Tax	13,225,000	35,979,000	83,106,000	23,641,000
Cash Flow from Operations		59,949,000	39,389,000	34,838,000
Gross Premium		334,043,000	278,703,000	223,064,000
Net Premium	143,038,000	156,986,000	131,153,000	103,656,000
Direct Premium Total	303,146,000	334,043,000	278,704,000	223,065,000
Direct Premium in Texas (Schedule T)		44,760,000	39,257,000	28,182,000
% of Direct Premium in Texas		13%	14%	13%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		47,276,467	37,857,780	28,281,451
Rank among all Texas S/L Insurers		77	74	72
Combined Ratio		87%	90%	78%
IRIS Ratios Outside Usual Range		0	1	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
36.00%	17.00%	20.00%
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%	69.00%	2.20%
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
14.00%	14.00%	31.00%
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
4.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
		13- Current Estimated Reserve Deficiency
		1.00%
		Usual Range: Less than 25%



2023 Texas Premiums by Line of Business (LOB)	
1 Fire	\$ 21,795,000.00
2 Other Liab (Occurrence)	\$ 20,911,000.00
3 Other Liab (Claims-made)	\$ 962,000.00
4 Inland Marine	\$ 297,000.00
4 Burglary & Theft	\$ 136,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 11,838,000.00
2 Other Liab (Occurrence)	\$ 10,975,000.00
3 Other Liab (Claims-made)	\$ 253,000.00
4 Inland Marine	\$ 84,000.00
5 Burglary & Theft	\$ 1,000.00