

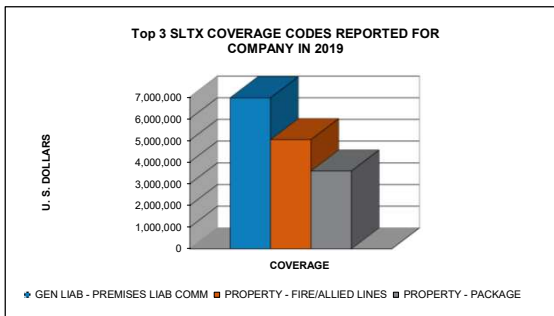
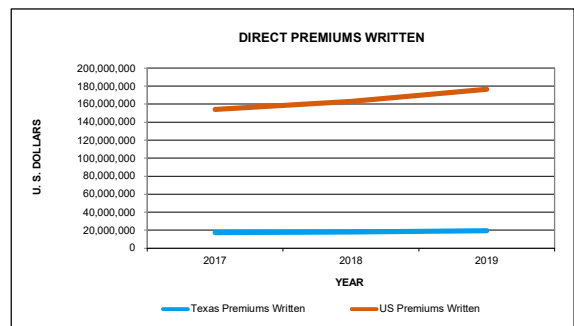
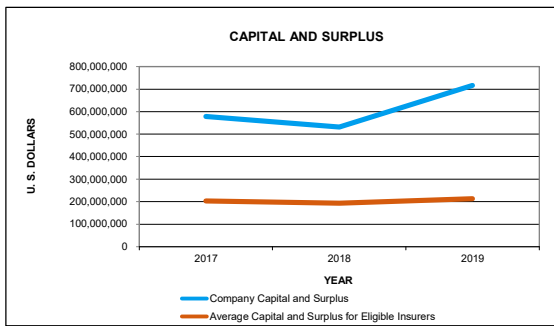
Mount Vernon Fire Insurance Company				Issue Date:	11/24/2020
Insurer #:	101102	NAIC #:	26522	AMB #:	002540

U.S. Insurer - 2020 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	A++	Insurance Group
Incorporation Date	Pennsylvania		United States Liability Insurance Group
Commenced Business	Main Administrative Office		Parent Company
	PO Box 6700	Aug-20	Berkshire Hathaway Inc
	Wayne, PA 19087		Parent Domicile
			Nebraska

	9/30/2020	2019	2018	2017
Capital & Surplus	638,759,000	716,246,000	531,082,000	579,362,000
Underwriting Gain (Loss)	9,683,000	8,519,000	14,486,000	22,330,000
Net Income After Tax	(3,179,000)	20,050,000	21,670,000	148,191,000
Cash Flow from Operations		30,333,000	10,797,000	26,024,000
Gross Premium		176,389,000	162,942,000	154,079,000
Net Premium	62,309,000	81,372,000	75,107,000	70,913,000
Direct Premium Total	134,309,000	176,386,000	162,940,000	154,079,000
Direct Premium in Texas (Schedule T)		19,493,000	17,881,000	17,332,000
% of Direct Premium in Texas		11%	11%	11%
Texas' Rank in writings (Schedule T)		3	3	3
SLTX Premium Processed		21,199,611	19,393,994	18,547,308
Rank among all Texas S/L Insurers		61	63	63
Combined Ratio		89%	80%	68%
IRIS Ratios Outside Usual Range		2	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
25.00%	11.00%	8.00%
<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	5- Two Year Operating Ratio	Investment Yield
0.00%	64.00%	2.00%
<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 (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
35.00%	35.00%	28.00%
<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	11- One Year Development to Surplus	12- Two Year Development to Surplus
3.00%	-1.00%	-1.00%
<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	
	1.00%	
	<i>Usual Range: Less than 25%</i>	



2019 Premiums by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 11,243,000.00
2 Fire	\$ 6,922,000.00
3 Homeowners Mult Peril	\$ 425,000.00
4 Products Liab	\$ 361,000.00
5 Other Liab (Claims-made)	\$ 329,000.00

2019 Losses Incurred by Line of Business (LOB)	
1 Other Liab (Occurrence)	\$ 4,596,000.00
2 Fire	\$ 2,399,000.00
3 Homeowners Mult Peril	\$ 163,000.00
4 Inland Marine	\$ 30,000.00
	\$ -