

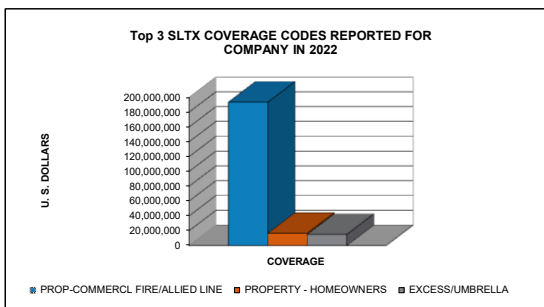
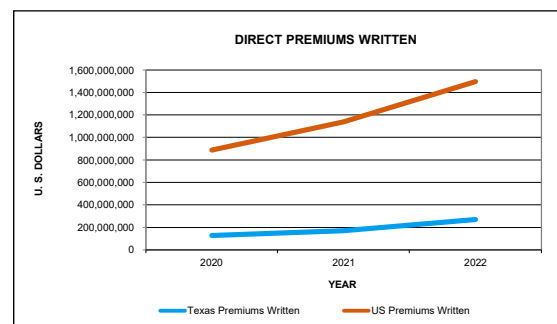
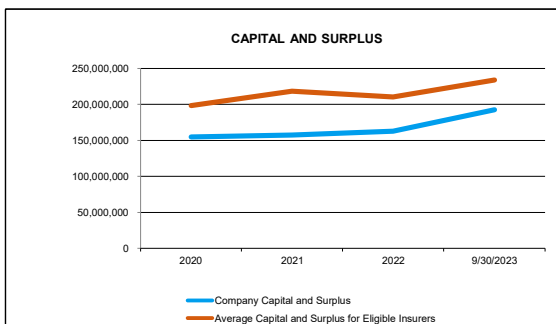
Landmark American Insurance Company				Issue Date:	12/5/2023
Insurer #:	8011643511	NAIC #:	33138	AMB #:	012619

U.S. Insurer - 2023 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	1-Jun-04	Domicile New Hampshire		A++	Superior	Insurance Group Berkshire Hathaway Insurance Group	
Incorporation Date	26-Feb-76	Main Administrative Office			Jan-23	Parent Company Berkshire Hathaway Inc.	
Commenced Business	1-Apr-76	945 E. Paces Ferry Rd, Suite 1800 Atlanta, GA, US 30326-1160				Parent Domicile Nebraska	

	9/30/2023	2022	2021	2020
Capital & Surplus	192,577,000	162,838,000	157,583,000	154,751,000
Underwriting Gain (Loss)	30,827,000	22,340,000	14,252,000	3,314,000
Net Income After Tax	33,354,000	4,197,000	17,242,000	7,438,000
Cash Flow from Operations		91,430,000	48,077,000	43,915,000
Gross Premium		1,498,387,000	1,138,666,000	888,963,000
Net Premium	(38,300,000)	140,429,000	105,665,000	81,246,000
Direct Premium Total	1,571,357,000	1,498,092,000	1,138,386,000	888,693,000
Direct Premium in Texas (Schedule T)		270,726,000	169,979,000	128,720,000
% of Direct Premium in Texas		18%	15%	14%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		270,742,923	168,094,453	133,264,250
Rank among all Texas S/L Insurers		6	10	13
Combined Ratio		82%	85%	95%
IRIS Ratios Outside Usual Range		2	1	3

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
920.00%	86.00%	33.00%
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	Investment Yield
0.00%	73.00%	3.00%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
3.00%	3.00%	98.00%
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%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
6.00%		
Usual Range: Less than 25%		



2022 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 120,324,000.00
2 Fire	\$ 109,724,000.00
3 Other Liab (Claims-made)	\$ 15,088,000.00
4 Other Liab (Occurrence)	\$ 10,665,000.00
5 Inland Marine	\$ 3,083,000.00

2022 Losses Incurred by Line of Business (LOB)	
1 Fire	\$ 33,794,000.00
2 Allied Lines	\$ 15,564,000.00
3 Other Liab (Occurrence)	\$ 9,542,000.00
4 Other Liab (Claims-made)	\$ 5,221,000.00
5 Inland Marine	\$ 199,000.00