

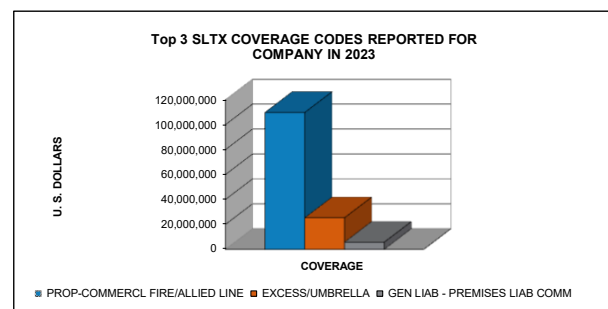
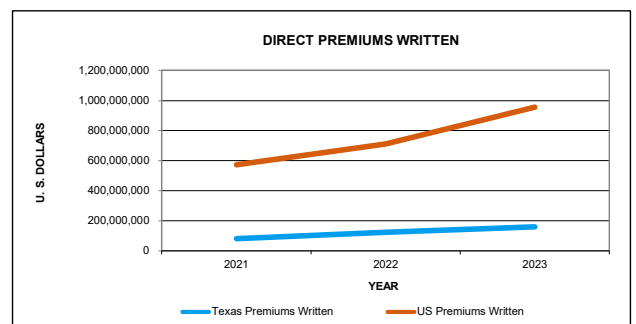
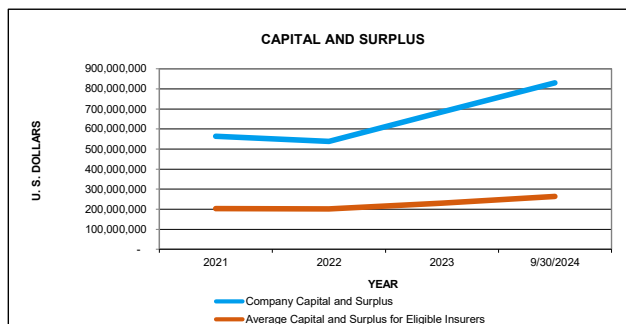
General Star Indemnity Company				Issue Date:	12/6/2024
Insurer #:	80101064	NAIC #:	37362	AMB #:	003806

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Jan-81	Domicile Delaware	A++	Superior	Insurance Group Berkshire Hathaway Insurance Group	
Incorporation Date	21-Jun-67	Main Administrative Office 120 Long Ridge Road Stamford, CT 06902-1843		Nov-24	Parent Company Berkshire Hathaway Inc.	
Commenced Business	11-May-79			Parent Domicile Nebraska		

	9/30/2024	2023	2022	2021
Capital & Surplus	829,483,000	685,505,000	537,440,000	564,151,000
Underwriting Gain (Loss)	71,705,000	85,609,000	17,487,000	(66,408,000)
Net Income After Tax	95,235,000	110,404,000	43,795,000	(45,774,000)
Cash Flow from Operations		227,861,000	129,261,000	77,815,000
Gross Premium		956,747,000	712,049,000	573,724,000
Net Premium	377,396,000	434,460,000	325,300,000	264,362,000
Direct Premium Total	842,443,000	956,749,000	712,051,000	573,724,000
Direct Premium in Texas (Schedule T)		159,759,000	124,764,000	82,105,000
% of Direct Premium in Texas		17%	18%	14%
Texas' Rank in writings (Schedule T)		1	1	1
SLTX Premium Processed		163,350,526	125,657,318	76,843,999
Rank among all Texas S/L Insurers		18	21	31
Combined Ratio		78%	94%	127%
IRIS Ratios Outside Usual Range		2	2	2

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
140.00%	63.00%	34.00%
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%	71.00%	4.20%
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
28.00%	28.00%	60.00%
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
11.00%	-11.00%	-14.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	0.00%	
	Usual Range: Less than 25%	



2023 Texas Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 66,832,000.00
2 Fire	\$ 50,702,000.00
3 Other Liab (Occurrence)	\$ 33,601,000.00
4 Other Liab (Claims-made)	\$ 1,169,000.00
4 Boiler & Machinery	\$ 671,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 23,876,000.00
2 Other Liab (Occurrence)	\$ 14,380,000.00
3 Fire	\$ 8,950,000.00
4 Other Liab (Claims-made)	\$ 378,000.00
5 Boiler & Machinery	\$ 31,000.00