

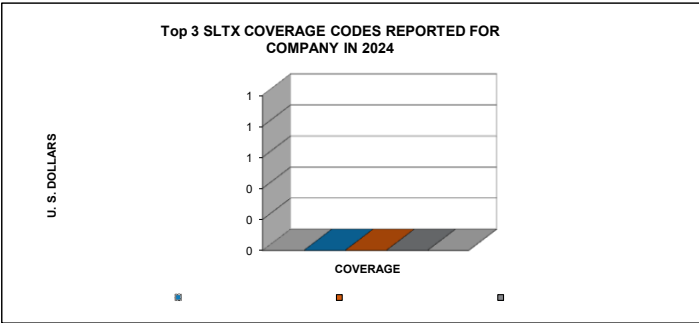
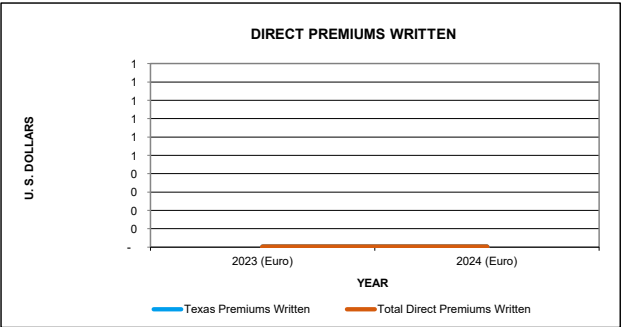
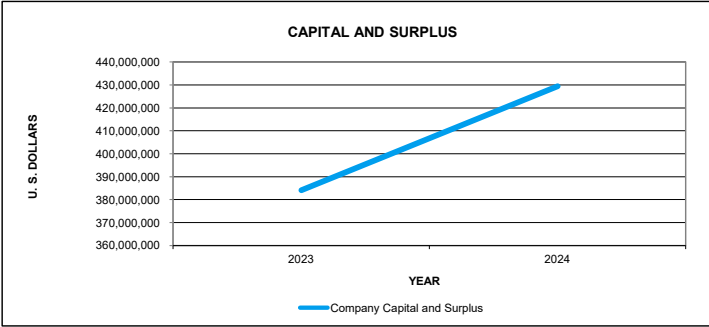
Berkshire Hathaway European Insurance DAC					Issue Date:	10/24/2025
	Insurer #:	13766819	AIID #:	AA- 1780132	AMB #:	071645

U.S. Insurer - 2025 EVALUATION

Key Information		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Oct-24	Ireland	NR Oct-25	Insurance Group
Memberships/Listings	IID Listed	U.S. Contact		Berkshire Hathaway Ins Group
Financial Size	NA	1314 Douglas St, Suite 1400 Omaha, NE 68102-1944		Parent Company Berkshire Hathaway Inc Parent Domicile Delaware

	2024 (Euro)	2023 (Euro)
Capital & Surplus	429,513,000	384,093,000
Underwriting Gain (Loss)	3,132,000	2,144,000
Net Income After Tax	-	-
Gross Premium	998,505,000	952,414,000
Net Premium	177,230,000	168,458,000
Direct Premium	-	-
Gross Premium to Surplus Ratio	232%	248%
Net Premium to Surplus Ratio	41%	44%
SLTX Premium Processed		
Rank among all Texas S/L Insurers		
Texas Premium (Statement)	-	-
Texas Rank in Writings (Statement)	-	-
Combined Ratio	0%	0%
Ratio Failures	3	

1-Gross Premiums to Shareholder Funds	2- Net Premiums to Shareholder Funds	3- Change in Net Premiums Written (%)
232.47%	41.26%	5.21%
Usual Range: Less than 900%	Usual Range: Less than 330%	Usual Range: Between -10% and 30%
4- Retention Ratio	5- Reserves to Liquid Assets	6- Investment Yield
17.75%	324.40%	4.33%
Usual Range: Greater than 50%	Usual Range: Less than 100%	Usual Range: Greater than 3.5%
7- Profit to Shareholder Funds	8- Reserves + Surplus to Net Premiums	9- Reserves to Surplus
432.42%	185.73%	686.90%
Usual Range: Greater than 5%	Usual Range: Greater than 150%	Usual Range: Less than 350%



2024 Gross Premiums by Class of Business (US and Non-US Business)		
1 0	\$	-
2 0	\$	-
3 0	\$	-
4 0	\$	-
5 0	\$	-

2024 Losses Incurred by Class of Business (US and Non-US Business)		
1 0	\$	-
2 0	\$	-
3 0	\$	-
4 0	\$	-
5 0	\$	-

Note: The information is limited to what financial data that was made available. NAIC does an annually analysis for renewal purposes on the financial information for each of the Alien carriers

