GENERAL STAR INDEMNITY COMPANY

U. S. Insurer - 2015 EVALUATION

Issue Date
June-15

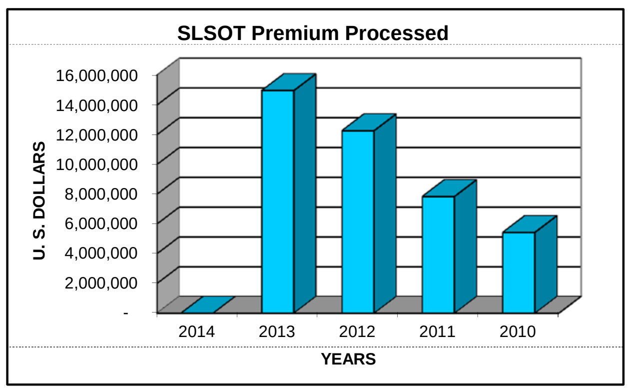
Insurer Number:	Texas #	80101064	NAIC #	0031-37362
TDI Initial Date	**1-Jan-81**		AMB #	03806

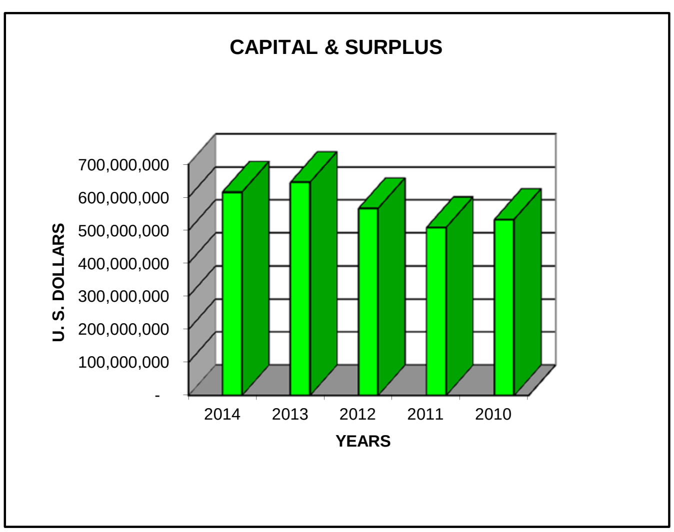
State of Domicile:	**Connecticut**	Incorporation Date:	21-Jun-67
Location of Main Administrative Offices:	**Stamford, CT**	Commenced Business:	11-May-79

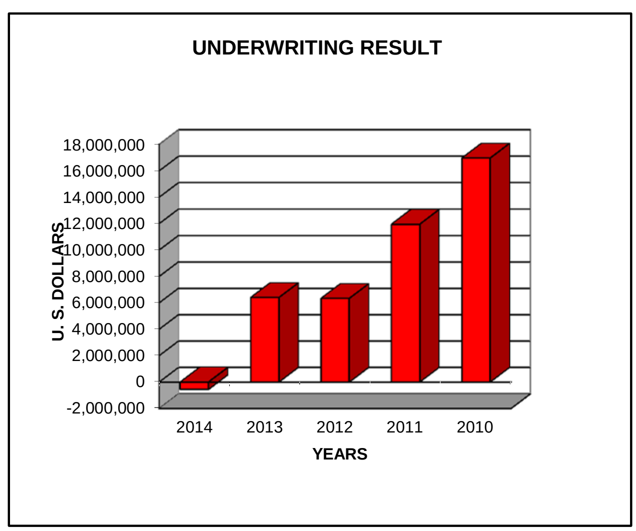
Parent / Ultimate Parent:	**General Reinsurance Corp./Berkshire Hathaway, Inc.**		Parent Domicile
Name of Insurance Group:	**Berkshire Hathaway Insurance Group**		Delaware/Delaware
A.M. Best's Rating **A++**	*Stable*	www.ambest.com	
as of **Jun-15**			
Affirmed 17-Jun-14			

	31-Mar-15	2014	2013	2012	2011	2010
Capital & Surplus	605,691,456	615,984,934	645,808,060	566,370,366	508,712,233	533,441,360
Underwriting Gain (Loss)		(559,785)	6,398,185	6,336,039	11,956,091	16,964,765
Net Income After Tax		10,431,323	47,627,950	13,974,563	43,191,894	(13,492,985)
Cash Flow from Operations		15,919,435	13,992,018	7,700,696	(11,420,684)	1,132,388
Return on Policyholder Surplus		5.5%	14.6%	7.8%	-2.0%	6.8%
Gross Premium		156,426,432	151,356,220	125,817,400	102,046,418	96,155,538
Net Premium		72,276,501	70,281,730	58,625,807	47,698,613	44,412,529
Gross Premium to Surplus Ratio		25%	23%	22%	20%	19%
Net Premium to Surplus Ratio		12%	11%	10%	9%	9%
Direct Premium Total		156,426,432	151,356,220	125,817,400	102,046,418	94,553,311
Direct Premium in Texas (Sch. T)		16,599,334	14,836,384	12,319,280	8,129,916	5,848,633
% of Direct Premium in Texas		11%	10%	10%	8%	6%
Texas' Rank in writings (Schedule T)		3 of 51	3 of 52	3 of 52	3 of 53	3 of 52
SLSOT Premium Processed		-	14,950,906	12,263,679	7,841,822	5,427,639
Rank among all Texas S/L Insurers		0	69	67	72	88
Combined Ratio		101%	91%	90%	77%	55%
IRIS Ratios Outside Usual Range		1	1	1	1	0

	2014	2013	2012
Gross Prem./Surplus	25%	23%	22%
Net Prem/Surplus	12%	11%	10%
Change - Net Premium	3%	20%	23%
Surplus Aid Ratio	0%	0%	0%
2 Yr. Operating Ratio	77%	63%	44%
Investment Yield	**1.5%**	**1.6%**	**1.7%**
Surplus Change (Gross)	-5%	14%	11%
Surplus Change (Net)	-5%	14%	11%
Liab. to Liquid Assets	31%	28%	25%
Agents Bal. to Surplus	2%	2%	2%
1Year Devl / Surplus	-3%	-5%	-6%
2Year Devl / Surplus	-7%	-10%	-11%
C.Deficiency / Surplus	-3%	0%	0%







Prepared by: Surplus Lines Stamping Office of Texas