



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

NAIC Group Code 0031 0031 NAIC Company Code 10391 Employer's ID Number 51-0400307
(Current) (Prior)

Organized under the Laws of Nebraska, State of Domicile or Port of Entry NE
Country of Domicile United States of America

Incorporated/Organized 03/25/1970 Commenced Business 12/03/1970

Statutory Home Office 1314 Douglas Street, Suite 1400, Omaha, NE, US 68102-1944
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1314 Douglas Street, Suite 1400
(Street and Number)
Omaha, NE, US 68102-1944 402-916-3000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1314 Douglas Street, Suite 1400, Omaha, NE, US 68102-1944
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1314 Douglas Street, Suite 1400
(Street and Number)
Omaha, NE, US 68102-1944 402-916-3000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address https://www.nationalindemnity.com/About_AffiliatedInsuranceCompanies.aspx

Statutory Statement Contact Kay Jun, 531-484-1255
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

President Peter Michael Shelley Treasurer Dale David Geistkemper
Secretary and Vice President Bruce John Byrnes

OTHER

Ateet Avanish Dhru, Vice President Brian Peterson Hall, Vice President Ty James Reil, Vice President
Brad Evan Rosen, Vice President Brian Gerard Snover, Vice President David James Stanard, Vice President
Donald Frederick Wurster, Vice President

DIRECTORS OR TRUSTEES

Bruce John Byrnes Dale David Geistkemper Kevin Donald Lewis
Peter Michael Shelley Brian Gerard Snover

State of Nebraska SS
County of Douglas

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

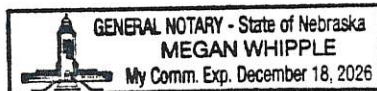
Peter Michael Shelley
President

Bruce John Byrnes
Secretary and Vice President

Dale David Geistkemper
Treasurer

Subscribed and sworn to before me this 20th day of February, 2023

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	5,235,145		5,235,145	5,253,829
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	141,179,385		141,179,385	142,385,260
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)	16,364	16,364		
5. Cash (\$ 24,736,105 , Schedule E - Part 1), cash equivalents (\$ 52,917,368 , Schedule E - Part 2) and short-term investments (\$ 49,241,500 , Schedule DA)	126,894,973		126,894,973	73,337,524
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	273,325,867	16,364	273,309,503	220,976,613
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	301,724		301,724	22,985
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	162,449,632	15,229,669	147,219,963	79,618,023
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,022,709	62,299	1,960,410	2,350,477
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	34,311,526		34,311,526	17,854,194
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	14,579,126	8,952,643	5,626,483	7,362,972
21. Furniture and equipment, including health care delivery assets (\$)	146,390	146,390		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	39,389,670		39,389,670	23,232,900
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	2,076,393	2,076,393		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	528,603,037	26,483,758	502,119,279	351,418,164
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	528,603,037	26,483,758	502,119,279	351,418,164
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Other Assets	2,076,393	2,076,393		
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,076,393	2,076,393		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	27,953,224	18,036,704
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	230,189	115,795
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	7,151,896	7,363,407
4. Commissions payable, contingent commissions and other similar charges	924,040	347
5. Other expenses (excluding taxes, licenses and fees)	15,211,028	9,896,345
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,018,743	3,022,073
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	1,034,649	1,249,457
7.2 Net deferred tax liability	10,565,883	18,523,183
8. Borrowed money \$0 and interest thereon \$0		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$166,327,954 and including warranty reserves of \$0 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	18,443,251	11,365,054
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	198,607,830	29,113,898
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14. Amounts withheld or retained by company for account of others	2,568,965	1,210,829
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	1,843,122	1,446,177
19. Payable to parent, subsidiaries and affiliates	4,050,046	7,625,283
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	1,810,967	300,000
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	294,413,831	109,268,552
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	294,413,831	109,268,552
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	6,000,000	6,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	262,986,752	262,986,752
35. Unassigned funds (surplus)	(61,281,304)	(26,837,139)
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$0)		
36.2 .....0 shares preferred (value included in Line 31 \$0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	207,705,448	242,149,613
38. TOTALS (Page 2, Line 28, Col. 3)	502,119,279	351,418,165
DETAILS OF WRITE-INS		
2501. Miscellaneous Payable	1,810,967	300,000
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,810,967	300,000
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	28,846,105	16,125,628
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	17,452,499	14,915,820
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	4,185,636	3,775,078
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	18,981,991	15,387,060
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	40,620,126	34,077,958
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(11,774,021)	(17,952,331)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	4,041,555	1,826,623
10. Net realized capital gains (losses) less capital gains tax of \$ 474 (Exhibit of Capital Gains (Losses))	16,361,784	
11. Net investment gain (loss) (Lines 9 + 10)	20,403,339	1,826,623
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$ 1,987,434)	(1,987,434)	(9,638,266)
13. Finance and service charges not included in premiums	252,665	
14. Aggregate write-ins for miscellaneous income	4,584,903	3,095,360
15. Total other income (Lines 12 through 14)	2,850,133	(6,542,907)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	11,479,452	(22,668,615)
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	11,479,452	(22,668,615)
19. Federal and foreign income taxes incurred	(1,365,825)	(5,250,925)
20. Net income (Line 18 minus Line 19)(to Line 22)	12,845,277	(17,417,690)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	242,149,615	139,087,669
22. Net income (from Line 20)	12,845,277	(17,417,690)
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (12,226,750)	(32,311,508)	26,316,583
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	(4,269,450)	1,096,577
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(10,708,486)	(6,933,524)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		100,000,000
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(34,444,167)	103,061,946
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	207,705,448	242,149,615
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Miscellaneous Income	4,584,903	3,095,360
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	4,584,903	3,095,360
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	130,402,586	(24,661,376)
2. Net investment income	3,781,500	1,858,821
3. Miscellaneous income	2,850,133	(6,542,907)
4. Total (Lines 1 through 3)	137,034,219	(29,345,462)
5. Benefit and loss related payments	23,878,917	12,356,300
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	16,144,093	13,813,940
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 474 tax on capital gains (losses)	(1,150,543)	(7,068,151)
10. Total (Lines 5 through 9)	38,872,467	19,102,089
11. Net cash from operations (Line 4 minus Line 10)	98,161,752	(48,447,551)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds		5,345,000
12.2 Stocks	33,022,446	
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	33,022,446	5,345,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds		5,265,677
13.2 Stocks	59,992,569	
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	59,992,569	5,265,677
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(26,970,123)	79,323
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		100,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(17,634,180)	(4,756,837)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(17,634,180)	95,243,163
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	53,557,449	46,874,935
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	73,337,524	26,462,589
19.2 End of period (Line 18 plus Line 19.1)	126,894,973	73,337,524

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	244,610	31,048	139,980	135,678
2.1 Allied lines	489,773	69,189	284,630	274,332
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood	346,483	47,286	203,401	190,368
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5.1 Commercial multiple peril (non-liability portion)	3,047,024	1,233,472	1,594,467	2,686,029
5.2 Commercial multiple peril (liability portion)	5,508,204	1,689,933	2,925,245	4,272,892
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	194,857	206,137	95,295	305,699
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	49,401	7,594	29,562	27,433
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health (group and individual)				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income				
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health				
16. Workers' compensation	14,090,454	3,829,043	6,635,436	11,284,061
17.1 Other liability - occurrence	2,358,840	511,604	1,290,278	1,580,166
17.2 Other liability - claims-made	2,919,974	989,045	1,483,628	2,425,391
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	216,352	34,206	121,491	129,067
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability				
19.3 Commercial auto no-fault (personal injury protection)	37,161	6,777	24,290	19,648
19.4 Other commercial auto liability	5,019,068	2,112,338	2,828,791	4,302,615
21.1 Private passenger auto physical damage				
21.2 Commercial auto physical damage	1,380,758	593,625	774,885	1,199,498
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery	21,343	3,757	11,871	13,229
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property				
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	35,924,302	11,365,054	18,443,250	28,846,106
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	139,980				139,980
2.1 Allied lines	284,630				284,630
2.2 Multiple peril crop					
2.3 Federal flood					
2.4 Private crop					
2.5 Private flood	203,401				203,401
3. Farmowners multiple peril					
4. Homeowners multiple peril					
5.1 Commercial multiple peril (non-liability portion)	1,594,467				1,594,467
5.2 Commercial multiple peril (liability portion)	2,925,245				2,925,245
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	95,295				95,295
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	29,562				29,562
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health					
16. Workers' compensation	6,635,436				6,635,436
17.1 Other liability - occurrence	1,290,278				1,290,278
17.2 Other liability - claims-made	1,483,628				1,483,628
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	121,491				121,491
18.2 Products liability - claims-made					
19.1 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability.....					
19.3 Commercial auto no-fault (personal injury protection)	24,290				24,290
19.4 Other commercial auto liability.....	2,828,791				2,828,791
21.1 Private passenger auto physical damage					
21.2 Commercial auto physical damage	774,885				774,885
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft					
27. Boiler and machinery	11,871				11,871
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	18,443,250				18,443,250
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					18,443,250
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Pro rata reflecting the underlying exposure.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	2,446,097			2,201,487		244,610
2.1 Allied lines	4,897,733			4,407,960		489,773
2.2 Multiple peril crop						
2.3 Federal flood						
2.4 Private crop						
2.5 Private flood	3,464,827			3,118,344		346,483
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5.1 Commercial multiple peril (non-liability portion)	31,156,394			27,423,217	686,153	3,047,024
5.2 Commercial multiple peril (liability portion)	55,082,042			49,573,838		5,508,204
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine	1,948,564			1,753,707		194,857
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims- made						
12. Earthquake	494,009			444,608		49,401
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical) group						
14. Credit accident and health (group and individual)						
15.1 Vision only						
15.2 Dental only						
15.3 Disability income						
15.4 Medicare supplement						
15.5 Medicaid Title XIX						
15.6 Medicare Title XVIII						
15.7 Long-term care						
15.8 Federal employees health benefits plan						
15.9 Other health						
16. Workers' compensation	138,391,132		2,556,656	126,853,009	4,325	14,090,454
17.1 Other liability - occurrence	23,588,403			21,229,563		2,358,840
17.2 Other liability - claims-made	29,199,745			26,279,771		2,919,974
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	2,163,523			1,947,171		216,352
18.2 Products liability - claims-made						
19.1 Private passenger auto no-fault (personal injury protection)						
19.2 Other private passenger auto liability						
19.3 Commercial auto no-fault (personal injury protection)	371,624		(15)	334,448		37,161
19.4 Other commercial auto liability	50,146,314		44,365	45,171,611		5,019,068
21.1 Private passenger auto physical damage						
21.2 Commercial auto physical damage	13,806,025		1,555	12,426,822		1,380,758
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery	213,431			192,088		21,343
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	357,369,863		2,602,561	323,357,644	690,478	35,924,302
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage			Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered					
1. Fire.....	1,586,717		1,428,045	158,672	150,903	34,367	275,208	202.8
2.1 Allied lines.....	1,621,923		1,469,731	162,192	293,803	27,407	428,588	156.2
2.2 Multiple peril crop.....								
2.3 Federal flood.....								
2.4 Private crop.....								
2.5 Private flood.....	20,000		18,000	2,000	64,558	14,309	52,249	27.4
3. Farmowners multiple peril.....								
4. Homeowners multiple peril.....								
5.1 Commercial multiple peril (non-liability portion).....	17,140,604		15,426,544	1,714,060	2,315,650	1,543,778	2,485,932	92.6
5.2 Commercial multiple peril (liability portion).....	9,279,864		8,351,877	927,987	5,299,804	2,287,900	3,939,881	92.2
6. Mortgage guaranty.....								
8. Ocean marine.....								
9. Inland marine.....	2,004,574		1,804,116	200,458	530,791	607,314	123,935	40.5
10. Financial guaranty.....								
11.1 Medical professional liability - occurrence.....								
11.2 Medical professional liability - claims-made.....								
12. Earthquake.....	24,128		21,715	2,413	8,933	2,169	9,177	33.5
13.1 Comprehensive (hospital and medical) individual.....								
13.2 Comprehensive (hospital and medical) group.....								
14. Credit accident and health (group and individual).....								
15.1 Vision only.....								
15.2 Dental only.....								
15.3 Disability income.....								
15.4 Medicare supplement.....								
15.5 Medicaid Title XIX.....								
15.6 Medicare Title XVIII.....								
15.7 Long-term care.....								
15.8 Federal employees health benefits plan.....								
15.9 Other health.....								
16. Workers' compensation.....	20,378,705	633,953	18,912,739	2,099,919	9,196,653	6,819,367	4,477,205	39.7
17.1 Other liability - occurrence.....	1,684,512		1,556,040	128,472	922,139	336,116	714,485	45.2
17.2 Other liability - claims-made.....	906,411		815,770	90,641	1,694,315	1,220,286	564,660	23.3
17.3 Excess workers' compensation.....								
18.1 Products liability - occurrence.....	501,349		451,214	50,135	95,206	12,833	132,508	102.7
18.2 Products liability - claims-made.....								
19.1 Private passenger auto no-fault (personal injury protection).....								
19.2 Other private passenger auto liability.....								
19.3 Commercial auto no-fault (personal injury protection).....	47,540	2	42,788	4,754	21,619	14,821	11,552	58.8
19.4 Other commercial auto liability.....	9,827,930	7,621	8,851,996	983,555	5,800,928	4,030,452	2,764,031	64.0
21.1 Private passenger auto physical damage.....	10,105,509	1,716	9,096,502	1,010,723	1,553,769	1,084,711	1,479,781	123.4
21.2 Commercial auto physical damage.....								
22. Aircraft (all perils).....								
23. Fidelity.....								
24. Surety.....								
26. Burglary and theft.....								
27. Boiler and machinery.....					4,154	864	3,290	24.9
28. Credit.....								
29. International.....								
30. Warranty.....								
31. Reinsurance - nonproportional assumed property.....	XXX							
32. Reinsurance - nonproportional assumed liability.....	XXX							
33. Reinsurance - nonproportional assumed financial lines.....	XXX							
34. Aggregate write-ins for other lines of business.....								
35. TOTALS.....	75,129,766	643,292	68,237,077	7,535,981	27,953,225	18,036,704	17,452,502	60.5
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page.....								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).....								

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
 PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses			Incurred But Not Reported			8	9	
	1	2	3	4	5	6			7
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	1,083,466		975,119	108,347	425,569		383,012	150,904	55,276
2.1 Multiple peril crop	2,042,993		1,838,694	204,299	895,037		805,533	293,803	70,862
2.2 Federal flood									
2.3 Private crop									
2.4 Private flood	23,798		21,419	2,379	621,779		559,601	64,557	29,907
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5.1 Commercial multiple peril (non-liability portion)	8,682,800		7,814,520	868,280	14,473,888		13,026,518	2,315,660	839,940
5.2 Commercial multiple peril (liability portion)	9,938,868		8,944,981	993,887	43,059,355		38,753,438	5,299,804	790,142
6. Mortgage guaranty									
8. Ocean marine			595,774	66,197	4,645,934		4,181,341	530,790	113,960
9. Inland marine	661,971								
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake	872		785	87	88,462		79,616	8,933	4,471
13.1 Comprehensive (hospital and medical) individual									
13.2 Comprehensive (hospital and medical) group									
14. Credit accident and health (group and individual)									
15.1 Vision only									
15.2 Dental only									
15.3 Disability income									
15.4 Medicare supplement									
15.5 Medicaid Title XIX									
15.6 Medicare Title XVIII									
15.7 Long-term care									
15.8 Federal employees health benefits plan									
15.9 Other health									
16. Workers compensation	26,209,446	2,049,446	25,441,702	2,817,190	64,070,406		57,690,942	9,196,654	2,487,566
17.1 Other liability - occurrence	7,524,079	81,344	7,442,735	81,344	19,355,611		18,514,816	922,139	479,673
17.2 Other liability - claims-made	2,096,103		1,886,493	209,610	14,847,122		13,362,417	1,694,315	784,473
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	486,418		437,776	48,642	465,638		419,075	95,205	37,388
18.2 Products liability - claims-made									
19.1 Private passenger auto no-fault (personal injury protection)									
19.2 Other private passenger auto liability									
19.3 Commercial auto no-fault (personal injury protection)	36,048	12	32,454	3,606	180,126		162,114	21,618	4,072
19.4 Other commercial auto liability	18,944,485	16,470	17,084,860	1,896,095	39,048,328		35,143,495	5,800,928	1,146,796
21.1 Private passenger auto physical damage									
21.2 Commercial auto physical damage	3,861,232	160	3,475,253	386,139	11,676,299		10,508,670	1,553,768	305,374
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX								
32. Reinsurance - nonproportional assumed liability	XXX								
33. Reinsurance - nonproportional assumed financial lines	XXX								
34. Aggregate write-ins for other lines of business	XXX								
35. TOTALS	81,582,579	2,066,088	75,972,565	7,686,102	213,895,093		193,627,973	27,953,222	7,151,895
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498.									
3499.									
(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.									

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	26,292,746			26,292,746
1.2 Reinsurance assumed	7,300			7,300
1.3 Reinsurance ceded	37,671,409			37,671,409
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(11,371,363)			(11,371,363)
2. Commission and brokerage:				
2.1 Direct excluding contingent		12,308,961		12,308,961
2.2 Reinsurance assumed, excluding contingent		782,413		782,413
2.3 Reinsurance ceded, excluding contingent		173,395,976		173,395,976
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..		(160,304,603)		(160,304,603)
3. Allowances to managers and agents				
4. Advertising		88,074,045		88,074,045
5. Boards, bureaus and associations		1,108,433		1,108,433
6. Surveys and underwriting reports		517,531		517,531
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	5,218,654	22,690,090	39,954	27,948,698
8.2 Payroll taxes	301,656	1,519,769	1,502	1,822,926
9. Employee relations and welfare	799,584	3,630,812	3,926	4,434,321
10. Insurance		12,916		12,916
11. Directors' fees				
12. Travel and travel items	19,424	84,032	522	103,977
13. Rent and rent items	113,585	235,008		348,593
14. Equipment	1,908,801	9,230,426	22,589	11,161,816
15. Cost or depreciation of EDP equipment and software	1,813,963	10,498,066	38,637	12,350,666
16. Printing and stationery	141,297	757,389	1,599	900,285
17. Postage, telephone and telegraph, exchange and express	193,502	4,924,812	6,569	5,124,882
18. Legal and auditing	17,500	1,294,868	12,122	1,324,490
19. Totals (Lines 3 to 18)	10,527,965	144,578,195	127,419	155,233,579
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	7,027	7,906,777	1,340	7,908,117
20.2 Insurance department licenses and fees	1,290	1,540,852		1,542,142
20.3 Gross guaranty association assessments		396,017		396,017
20.4 All other (excluding federal and foreign income and real estate)		188	432	620
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	1,290	9,843,833	1,772	9,846,896
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	5,027,744	24,864,566	4,071	29,896,381
25. Total expenses incurred	4,185,636	18,981,991	133,263 (a)	23,300,890
26. Less unpaid expenses - current year	7,151,896	20,140,259	13,551	27,305,706
27. Add unpaid expenses - prior year	7,363,407	12,915,582	3,183	20,282,172
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	4,397,147	11,757,314	122,895	16,277,356
DETAILS OF WRITE-INS				
2401. Miscellaneous Expense		820,974		820,974
2402. Other Professional Services	5,027,744	24,043,592	4,071	29,075,407
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	5,027,744	24,864,566	4,071	29,896,381

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 15,191	15,191
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	2,476,195	2,592,887
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 1,403,831	1,565,879
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	861	861
10. Total gross investment income	3,896,078	4,174,818
11. Investment expenses		(g) 131,491
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 1,772
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		133,263
17. Net investment income (Line 10 minus Line 16)		4,041,555
DETAILS OF WRITE-INS		
0901. Miscellaneous interest	861	861
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	861	861
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 0 accrual of discount less \$ 18,684 amortization of premium and less \$ paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 363,834 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	16,362,258		16,362,258	(44,538,256)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	16,362,258		16,362,258	(44,538,256)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale	16,364	16,364	
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	16,364	16,364	
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	15,229,669	7,469,346	(7,760,323)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	62,299	18,847	(43,452)
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	8,952,643	5,769,349	(3,183,294)
21. Furniture and equipment, including health care delivery assets	146,390	98,031	(48,359)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	2,076,393	2,403,336	326,943
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	26,483,759	15,775,273	(10,708,485)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	26,483,759	15,775,273	(10,708,485)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Other Assets	2,076,393	2,403,336	326,943
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,076,393	2,403,336	326,943

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern
A. Accounting Practices

The accompanying financial statements of Berkshire Hathaway Direct Insurance Company ("the Company") have been prepared in conformity with the National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual, subject to any deviations permitted by the Nebraska Department of Insurance ("NE DOI").

A reconciliation of the Company's net income and capital and surplus between NAIC statutory accounting principles ("SAP") and practices prescribed and permitted by the State of Nebraska is shown below.

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 12,845,277	\$ (17,417,690)
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 12,845,277	\$ (17,417,690)
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 207,705,448	\$ 242,149,613
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 207,705,448	\$ 242,149,613

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses during the reporting period. Actual results may differ from those estimates and assumptions. Material estimates susceptible to significant change include premiums, liabilities for unpaid losses and loss adjustment expenses ("LAE"), ceded retroactive reinsurance reserves, investment valuation and federal income taxes.

C. Accounting Policy

Premiums are earned pro rata reflecting the underlying exposure. Unearned premium reserves are established to cover the unexpired portion of premiums written.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as commissions and premium taxes, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

- (1) **Basis for Short-Term Investments**
Short-term investments are stated at amortized cost.
- (2) **Basis for Bonds and Amortization Schedule**
Bonds that are designated highest-quality and high-quality (NAIC designations 1 and 2, respectively) are reported at amortized cost; with all other bonds (NAIC designations 3 to 6) reported at the lower of amortized cost or fair value. The Company uses the constant yield method to amortize bond premium and discount. The Company had no mandatory convertible securities and SVO-identified investments identified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office.
- (3) **Basis for Common Stocks**
Common stocks are carried at fair value.
- (4) **Basis for Preferred Stocks**
Not applicable.
- (5) **Basis for Mortgage Loans**
Not applicable.
- (6) **Basis for Loan-Backed Securities and Adjustment Methodology**
Not applicable.
- (7) **Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities**
Not applicable.
- (8) **Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities**
Not applicable.
- (9) **Accounting Policies for Derivatives**
Not applicable.
- (10) **Anticipated Investment Income Used in Premium Deficiency Calculation**
The Company does not anticipate investment income as a factor in premium deficiency calculations.
- (11) **Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses**
Unpaid losses and loss adjustment expenses comprise: 1) amounts directly determined from individual case estimates and loss reports on unsettled claims, and 2) amounts determined, based on past experience, consideration of the exposure base and assessment of economic and legal trends, for: a) loss development of reported unpaid claims and b) losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the aggregate liability for losses and loss/claim adjustment expense amount is adequate, the ultimate liability may be in excess of or less than the aggregate amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any changes to estimates of ultimate prior period losses are recognized in the period of redetermination (see Note 25).
- (12) **Changes in the Capitalization Policy and Predefined Thresholds from Prior Period**
The Company has not modified its capitalization policy from the prior period.
- (13) **Method Used to Estimate Pharmaceutical Rebate Receivables**
Not applicable.

NOTES TO FINANCIAL STATEMENTS

- D. Going Concern
Not applicable.

NOTE 2 Accounting Changes and Corrections of Errors

The Company had no material changes in accounting principles or corrections of errors during 2022 and 2021.

NOTE 3 Business Combinations and Goodwill

- A. Statutory Purchase Method
Not applicable.
- B. Statutory Merger
Not applicable.
- C. Impairment Loss
Not applicable.
- D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill
Not applicable.

NOTE 4 Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale
The Company had no discontinued operations in 2022.
- B. Change in Plan of Sale of Discontinued Operation
Not applicable.
- C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal
Not applicable.
- D. Equity Interest Retained in the Discontinued Operation After Disposal
Not applicable.

NOTE 5 Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
Not applicable.
- B. Debt Restructuring
Not applicable.
- C. Reverse Mortgages
Not applicable.
- D. Loan-Backed Securities
Not applicable.
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- J. Real Estate
The Company did not recognize an impairment loss on real estate during the year. The Company did not engage in retail land sales operations during the year. The Company does not hold real estate investments with participating mortgage loan features.
- K. Low Income Housing tax Credits (LIHTC)
Not applicable.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown							
b. Collateral held under security lending agreements							
c. Subject to repurchase agreements							
d. Subject to reverse repurchase agreements							
e. Subject to dollar repurchase agreements							
f. Subject to dollar reverse repurchase agreements							
g. Placed under option contracts							
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock							
i. FHLB capital stock							
j. On deposit with states	\$ 7,096,356				\$ 7,096,356	\$ 6,461,860	\$ 634,496
k. On deposit with other regulatory bodies							
l. Pledged collateral to FHLB (including assets backing funding agreements)							
m. Pledged as collateral not captured in other categories							
n. Other restricted assets							
o. Total Restricted Assets (Sum of a through n)	\$ 7,096,356	\$ -	\$ -	\$ -	\$ 7,096,356	\$ 6,461,860	\$ 634,496

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown			0.0%	0.0%
b. Collateral held under security lending agreements			0.0%	0.0%
c. Subject to repurchase agreements			0.0%	0.0%
d. Subject to reverse repurchase agreements			0.0%	0.0%
e. Subject to dollar repurchase agreements			0.0%	0.0%
f. Subject to dollar reverse repurchase agreements			0.0%	0.0%
g. Placed under option contracts			0.0%	0.0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock			0.0%	0.0%
i. FHLB capital stock			0.0%	0.0%
j. On deposit with states		\$ 7,096,356	1.3%	1.4%
k. On deposit with other regulatory bodies			0.0%	0.0%
l. Pledged collateral to FHLB (including assets backing funding agreements)			0.0%	0.0%
m. Pledged as collateral not captured in other categories			0.0%	0.0%
n. Other restricted assets			0.0%	0.0%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$ 7,096,356	1.3%	1.4%

(a) Subset of Column 1

(b) Subset of Column 3

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

- O. 5GI Securities
Not applicable.
- P. Short Sales
Not applicable.
- Q. Prepayment Penalty and Acceleration Fees
Not applicable.
- R. Reporting Entity's Share of Cash Pool by Asset Type
Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

- A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% Ownership
Not applicable.
- B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies
Not applicable.

NOTE 7 Investment Income

- A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:
Not applicable.
- B. The total amount excluded:
Not applicable.

NOTE 8 Derivative Instruments

- A. Derivatives under SSAP No. 86—Derivatives
Not applicable.
- B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees
Not applicable.

NOTE 9 Income Taxes

- A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1. Components of Net Deferred Tax Asset/(Liability)

	12/31/2022			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 6,724,038	\$ 3,436	\$ 6,727,474	\$ 5,350,822	\$ 3,436	\$ 5,354,258	\$ 1,373,216	\$ -	\$ 1,373,216
(b) Statutory Valuation Allowance Adjustment									
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 6,724,038	\$ 3,436	\$ 6,727,474	\$ 5,350,822	\$ 3,436	\$ 5,354,258	\$ 1,373,216	\$ -	\$ 1,373,216
(d) Deferred Tax Assets Nonadmitted									
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 6,724,038	\$ 3,436	\$ 6,727,474	\$ 5,350,822	\$ 3,436	\$ 5,354,258	\$ 1,373,216	\$ -	\$ 1,373,216
(f) Deferred Tax Liabilities	\$ 881,325	\$ 16,412,032	\$ 17,293,357	\$ 1,547,975	\$ 22,329,466	\$ 23,877,441	\$ (666,650)	\$ (5,917,434)	\$ (6,584,084)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 5,842,713	\$ (16,408,596)	\$ (10,565,883)	\$ 3,802,847	\$ (22,326,030)	\$ (18,523,183)	\$ 2,039,866	\$ 5,917,434	\$ 7,957,300

2. Admission Calculation Components SSAP No. 101

	12/31/2022			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks									
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)									
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.									
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 31,155,817	XXX	XXX	\$ 36,322,442	XXX	XXX	\$ (5,166,625)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 6,724,038	\$ 3,436	\$ 6,727,474	\$ 5,350,822	\$ 3,436	\$ 5,354,258	\$ 1,373,216	\$ -	\$ 1,373,216
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 6,724,038	\$ 3,436	\$ 6,727,474	\$ 5,350,822	\$ 3,436	\$ 5,354,258	\$ 1,373,216	\$ -	\$ 1,373,216

3. Other Admissibility Criteria

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	869.0%	1045.0%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 207,705,448	\$ 242,149,613

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	12/31/2022		12/31/2021		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 6,724,038	\$ 3,436	\$ 5,350,822	\$ 3,436	\$ 1,373,216	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 6,724,038	\$ 3,436	\$ 5,350,822	\$ 3,436	\$ 1,373,216	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance?

Yes No

B. Deferred Tax Liabilities Not Recognized

There are no temporary differences for which a deferred tax liability has not been recognized.

C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2022	12/31/2021	(Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ (1,365,825)	\$ (5,250,925)	\$ 3,885,100
(b) Foreign			
(c) Subtotal (1a+1b)	\$ (1,365,825)	\$ (5,250,925)	\$ 3,885,100
(d) Federal income tax on net capital gains	\$ 474		\$ 474
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (1,365,351)	\$ (5,250,925)	\$ 3,885,574
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 551,819	\$ 443,494	\$ 108,325
(2) Unearned premium reserve	\$ 774,616	\$ 477,332	\$ 297,284
(3) Policyholder reserves			
(4) Investments			
(5) Deferred acquisition costs			
(6) Policyholder dividends accrual			
(7) Fixed assets	\$ -		\$ -
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted			
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other	\$ 5,397,603	\$ 4,429,996	\$ 967,607
(99) Subtotal (sum of 2a1 through 2a13)	\$ 6,724,038	\$ 5,350,822	\$ 1,373,216
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 6,724,038	\$ 5,350,822	\$ 1,373,216
(e) Capital:			
(1) Investments			
(2) Net capital loss carry-forward			
(3) Real estate	\$ 3,436	\$ 3,436	\$ -
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 3,436	\$ 3,436	\$ -
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 3,436	\$ 3,436	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 6,727,474	\$ 5,354,258	\$ 1,373,216
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 17,067	\$ 1,751	\$ 15,316
(2) Fixed assets	\$ 864,258	\$ 1,546,224	\$ (681,966)
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other			
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 881,325	\$ 1,547,975	\$ (666,650)
(b) Capital:			
(1) Investments	\$ 16,412,032	\$ 22,329,466	\$ (5,917,434)
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	\$ 16,412,032	\$ 22,329,466	\$ (5,917,434)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 17,293,357	\$ 23,877,441	\$ (6,584,084)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (10,565,883)	\$ (18,523,183)	\$ 7,957,300

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

Among the more significant book to tax adjustments were the following:

	December 31, 2022	
	Tax Effect	Effective Tax Rate
Income before taxes	2,410,784	21.0%
Dividends received deduction	(260,001)	-2.3%
Proration	65,000	0.6%
Change in nonadmitted assets	(2,248,782)	-19.6%
Distribution of appreciated property to affiliate	2,873,716	25.0%
Other, including prior year true-up	63,382	0.6%
Total	2,904,099	25.3%
Federal and foreign income taxes incurred	(1,365,825)	-11.9%
Tax on realized net capital gains (losses)	474	0.0%
Change in net deferred income taxes	4,269,450	37.2%
Total	2,904,099	25.3%

	December 31, 2021	
	Tax Effect	Effective Tax Rate
Income before taxes	(4,760,409)	-21.0%
Dividends received deduction	(194,063)	-0.9%
Proration	48,514	0.2%
Change in nonadmitted assets	(1,456,040)	-6.4%
Other, including prior year true-up	14,496	0.1%
Total	(6,347,502)	-28.0%
Federal and foreign income taxes incurred	(5,250,925)	-23.2%
Tax on realized net capital gains (losses)	0	0.0%
Change in net deferred income taxes	(1,096,577)	-4.8%
Total	(6,347,502)	-28.0%

E. Operating Loss Carry Forwards and Income Taxes Available for Recoupment

- The amounts, origination dates and expiration dates of operating loss and tax credit carry forwards available for tax purposes:

At December 31, 2022, the Company did not have any unused operating loss carryforwards available to offset against future taxable income. At December 31, 2022 the Company did not have any capital loss or tax credit carryforwards.

- The following is income tax expense for current year and proceeding years that is available for recoupment in the event of future net losses:

Year	Amounts
2022	\$0
2021	\$0

- The Company did not have any protective deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

- The Company's federal income tax return is consolidated with the following entities:

The Company joins with a group of approximately 850 affiliated companies in the filing of a consolidated federal income tax return by Berkshire Hathaway Inc. ("BHI"), the common parent company of the group.

- The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:

The consolidated tax liability is allocated among affiliates in the ratio that each affiliate's separate return tax liability bears to the sum of the separate return tax liabilities of all affiliates that are members of the consolidated group. In addition, a complementary method is used which results in reimbursement by profitable affiliates to loss affiliates for tax benefits generated by loss affiliates. In the event this Company incurs a net operating loss in a future year in which the group reports consolidated taxable income, this Company will be entitled to reimbursement (from other profitable members of the group) for the income tax benefits attributable to the loss. All federal income taxes allocated to this Company for the current and preceding year may be recoverable in the event future net operating losses are reported on the consolidated federal income tax return for a given year by this Company, the sub-group of property-casualty insurance companies in the consolidated return (on an aggregate basis), and the consolidated return group as a whole, depending upon the magnitude of such losses.

G. Federal or Foreign Federal Income Tax Loss Contingencies:

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT) Credit

Not applicable.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of the Relationship Involved

At December 31, 2022, all of the issued and outstanding shares of the Company's common stock are directly owned by Columbia Insurance Company ("CIC").

B. Transactions

On March 8, 2022, the Company sold shares of American Express Company common stock to an affiliate, National Indemnity Company ("NICO"), as disclosed on Schedule D, Part 4. The sale was valued at \$31,826,000, the fair market value of the shares sold. The sale was settled in cash. The Company recognized a realized gain of \$16,360,000 from the sale, which was deferred for federal income tax purposes. The Company received deemed approval from the NE DOI on March 4, 2022.

On May 20, 2021, the Company's parent, Columbia Insurance Company ("CIC"), made a cash capital contribution valued at \$100,000,000 to the Company to support the continued growth in the Company's online commercial insurance initiatives.

NOTES TO FINANCIAL STATEMENTS

C. Transactions with Related Parties which are not Reported on Schedule Y

(1) Detail of Material Related Party Transactions which are not Reported on Schedule Y

Ref #	Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Written Agreement (Yes/No)	Due Date	Reporting Period Date Amount Due From (To)
1	12/31/2022	Wellfleet Ins. Co.	Affiliate	Cost-Sharing Agreement	Yes	03/01/2023	\$ 1,529,132
2	12/31/2022	Wellfleet NY Ins. Co.	Affiliate	Cost-Sharing Agreement	Yes	03/01/2023	\$ 3,159,898
3	12/31/2022	National Liability & Fire Ins. Co.	Affiliate	Cost-Sharing Agreement	Yes	03/01/2023	\$ 10,302,679
4	12/31/2022	WestGUARD Ins. Co.	Affiliate	Cost-Sharing Agreement	Yes	03/01/2023	\$ (909,944)
5	12/31/2022	National Indemnity Co.	Affiliate	Cost-Sharing Agreement	Yes	03/01/2023	\$ (3,120,187)
5	03/08/2022	National Indemnity Co.	Affiliate	Exchange of Assets or Liabilities	Yes		

(2) Detail of Material Related Party Transactions Involving Services

Ref #	Name of Related Party	Overview Description	Amount Charged	Amount Based on Allocation of Costs or Market Rates	Amount Charged Modified or Waived (Yes/No)
1	Wellfleet Ins. Co.	Allocation of Costs	\$ 6,224,950	\$ 6,224,950	No
2	Wellfleet NY Ins. Co.	Allocation of Costs	\$ 11,042,337	\$ 11,042,337	No
3	National Liability & Fire Ins. Co.	Allocation of Costs	\$ 32,835,345	\$ 32,835,345	No
4	WestGUARD Ins. Co.	Allocation of Costs	\$ (11,106,759)	\$ (11,106,759)	No
5	National Indemnity Co.	Allocation of Costs	\$ (14,882,145)	\$ (14,882,145)	No
Total			\$ 24,113,728	\$ 24,113,728	

(3) Detail of Material Related Party Transactions Involving Exchange of Assets and Liabilities

a. Description of Transaction

Ref #	Name of Related Party	Overview Description	Have Terms Changed from Preceding Period? (Yes/No)
5	National Indemnity Co.	Sale of unaffiliated common stock	No

b. Assets Received

The Company did not receive any material asset during the reporting period.

c. Assets Transferred

Ref #	Name of Related Party	Description of Assets Transferred	Statement Value of Assets Transferred
5	National Indemnity Co.	Unaffiliated Common Stock	\$ 31,826,000
Total			\$ 31,826,000

(4) Detail of Amounts Owed To/From a Related Party

Ref #	Name of Related Party	Aggregate Reporting Period Amount Due From	Aggregate Reporting Period (Amount Due To)	Amount Offset in Financial Statement (if qualifying)	Net Amount Recoverable/ (Payable) by Related Party	Admitted Recoverable
1	Wellfleet Ins. Co.	\$ 6,224,950	\$ -	\$ -	\$ 1,529,132	\$ 1,529,132
2	Wellfleet NY Ins. Co.	\$ 11,042,337	\$ -	\$ -	\$ 3,159,898	\$ 3,159,898
3	National Liability & Fire Ins. Co.	\$ 266,603,366	\$ (150,390,029)	\$ (45,993,231)	\$ 34,700,610	\$ 34,700,610
4	WestGUARD Ins. Co.	\$ (11,106,759)	\$ -	\$ -	\$ (909,944)	\$ -
5	National Indemnity Co.	\$ 5,870,904	\$ (17,859,030)	\$ 1,087,268	\$ (2,538,431)	\$ -
Total	XXX	\$ 278,634,798	\$ (168,249,059)	\$ (44,905,963)	\$ 35,941,265	\$ 39,389,640

D. Amounts Due From or To Related Parties

The Company has material amounts due from or to related parties as disclosed in Note 10(C)(4). At December 31, 2022, the Company reported \$39,389,670 as amounts due from parent, subsidiaries, and affiliates as an asset on Page 2, Line 23. The Company reported \$4,050,046 as amounts due to parent, subsidiaries, and affiliates as a liability on Page 3, Line 19. These amounts are required to be settled within 60 days.

NOTES TO FINANCIAL STATEMENTS

E. Material Management or Service Contracts and Cost-Sharing Agreements

The Company has material service contracts and cost-sharing agreements as disclosed in Note 10(C)(1).

The Company has an investment services agreement with its indirect parent, BHI, effective December 18, 2015. The agreement has been reported to the NE DOI and was not disapproved.

The Company and WestGUARD Insurance Company ("GUARD") entered into an agreement for GUARD to provide underwriting support, administrative and claim handling services. The agreement has been reported to the NE DOI and was not disapproved.

The Company and National Indemnity Company ("NICO") entered into an Intercompany Services Agreement where NICO may provide facilities and perform various services for the Company, including accounting, tax, claims, information technology and support services. The Company also has Investment Services Agreements with NICO and BHI. These agreements have been reported to the NE DOI and were not disapproved.

The Company and Resolute Management Inc. ("RMI") entered into an Intercompany Services Agreement where RMI may provide facilities and perform various services for the Company, including legal and functional support services. The agreement has been reported to the NE DOI and was not disapproved. On October 4, 2022, the Company and RMI executed an amendment to their existing intercompany services agreement. The amendment updated the types of service RMI will provide the company and the compensation for such services.

The Company and National Liability & Fire Insurance Company ("NL&F"), an affiliate, entered into a reciprocal agreement where either company may provide facilities and perform various services for underwriting, claims, information technology and support services. The agreement has been reported to the NE DOI and was not disapproved.

The Company and Wellfleet Insurance Company ("WIC"), an affiliate, entered into an agreement where the Company may provide facilities and perform various services for WIC, including underwriting, claims, information technology and support services. The agreement has been reported to the NE DOI and was not disapproved.

The Company and Wellfleet New York Insurance Company ("WNYIC"), an affiliate, entered into an agreement where the Company may provide facilities and perform various services for WNYIC, including underwriting, claims, information technology and support services. The agreement has been reported to the NE DOI and was not disapproved.

F. Guarantees or Undertakings

Not applicable.

G. Nature of the Control Relationship

All common shares of the Company are directly owned by CIC, an insurance company domiciled in Nebraska. All common shares of CIC are owned by BH Columbia Inc. ("BHC"), a Nebraska corporation. All common shares of BHC are owned by BHI, a Delaware corporation.

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned

Not applicable.

I. Investments in SCA that Exceed 10% of Admitted Assets

Not applicable.

J. Investments in Impaired SCAs

Not applicable.

K. Investment in Foreign Insurance Subsidiary

Not applicable.

L. Investment in Downstream Noninsurance Holding Company

Not applicable.

M. All SCA Investments

Not applicable.

N. Investment in Insurance SCAs

Not applicable.

O. SCA or SSAP 48 Entity Loss Tracking

Not applicable.

NOTE 11 Debt

A. Debt, Including Capital Notes

Not applicable.

B. FHLB (Federal Home Loan Bank) Agreements

The Company had no Federal Home Loan Bank agreements during 2022 or 2021.

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

Not applicable.

B. Investment Policies and Strategies

Not applicable.

C. The fair value of each class of plan assets

Not applicable.

D. Basis Used to Determine Expected Long-Term Rate-of-Return

Not applicable.

NOTES TO FINANCIAL STATEMENTS

- E. **Defined Contribution Plan**
An affiliate, NICO, sponsors the National Indemnity Company Employee Retirement & Savings Plan ("Plan"), a qualified defined contribution plan in which substantially all employees of the Company (excluding employees of the Company's Canadian Branch) are eligible to participate. Contributions to the Plan by the Company match participants' contributions up to 5% of the participants' regular compensation, subject to Internal Revenue Code restrictions. At December 31, 2022, the fair market value of the Plan's assets was \$402,942,545. No contributions have been paid to the Plan by the Company in 2022 or 2021, as NICO is responsible for making contribution payments to the Plan for Company employees under the terms of the management agreement with NICO (see Note 10(E)).
- F. **Multiemployer Plans**
Not applicable.
- G. **Consolidated/Holding Company Plans**
Not applicable.
- H. **Postemployment Benefits and Compensated Absences**
Not applicable.
- I. **Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)**
Not applicable.

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. **Number of Share and Par or State Value of Each Class**
The Company has 30,000 shares of \$200 par value common stock authorized, issued and outstanding.
- B. **Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues**
Not applicable.
- C. **Dividend Restrictions**
The maximum amount of dividends which can be paid by the Company to its parent without prior approval from the Nebraska Department of Insurance is subject to statutory restriction. The maximum dividend payout that may be made without prior approval is \$ 0. The maximum dividend that can be made without prior approval is limited to the greater of (a) 10% of capital and surplus at December 31, 2022 or (b) 2022 net income excluding realized investment gains net of taxes; with (a) or (b) as applicable reduced by distributions made within the preceding twelve months. All ordinary dividends are required to be paid from earned surplus excluding unrealized gains net of deferred tax. The Company had no earned surplus as of December 31, 2022, so the Company cannot pay a dividend without the prior approval of the NE DOI.
- D. **Dates and Amounts of Dividends Paid**
The Company paid no stockholder dividends in 2022.
- E. **Profits that may be Paid as Ordinary Dividends to Stockholders**
Within the limitations of (C) above, there are no other restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. **Restrictions Placed on Unassigned Funds (Surplus)**
There were no other restrictions placed on the Company's surplus.
- G. **Amount of Advances to Surplus not Repaid**
Not applicable.
- H. **Amount of Stock Held for Special Purposes**
Not applicable.
- I. **Reasons for Changes in Balance of Special Surplus Funds from Prior Period**
Not applicable.
- J. **The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is** \$ 23,100,264 after deducting
applicable deferred taxes of \$10,102,716.
- K. **The Company issued the following surplus debentures or similar obligations:**
Not applicable.
- L. **The impact of any restatement due to prior quasi-reorganizations is as follows:**
Not applicable.
- M. **Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization**
Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

- A. **Contingent Commitments**
Not applicable.
- B. **Assessments**
Not applicable.
- C. **Gain Contingencies**
Not applicable.
- D. **Claims related extra contractual obligations and bad faith losses stemming from lawsuits**
During 2022, the Company paid \$248,177 for two claims related to extra contractual obligations stemming from lawsuits. During 2021, the Company did not pay any claims related to extra contractual obligations or bad faith losses stemming from lawsuits.
- E. **Product Warranties**
Not applicable.

NOTES TO FINANCIAL STATEMENTS

F. Joint and Several Liabilities
Not applicable.

G. All Other Contingencies
The Company has purchased annuities from life insurance companies on which the claimant is the payee but the Company is contingently liable. If the Company incurred such a loss, the Company would recover payments from its affiliate Fidelity Reinsurance Company ("FRC") per the loss portfolio agreement described in Note 21 (C). The total present value of such annuities at December 31, 2022 was \$36,997,820.

Any other contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position, results of operations or cash flow of the Company. The Company has no material uncollectible premium write-offs. The Company has no unrecorded impairment of assets.

The Company has determined that there are material direct premiums that have been outstanding for greater than 90 days. In accordance with SSAP No. 4 Assets and Nonadmitted Assets, these premium balances have been nonadmitted.

NOTE 15 Leases

A. Lessee Operating Lease:
Not applicable.

B. Lessor Leases
Not applicable.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

(1) The Company does not have financial instruments with off-balance sheet risk or concentrations of credit risk.

(2) Nature and Terms of Off-Balance Sheet Risk
Not applicable.

(3) Amount of Loss if any Party to the Financial Instrument Failed
Not applicable.

(4) Collateral or Other Security Required to Support Financial Instrument
Not applicable.

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales
Not applicable.

B. Transfer and Servicing of Financial Assets
Not applicable.

C. Wash Sales
The Company did not have any wash sales, excluding all cash equivalents, derivative instruments and short-term investments with credit assessments equivalent to an NAIC 1 or 2 designation.

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans:
Not applicable.

B. ASC Plans:
Not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contract
Not applicable.

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company had no direct premiums written by third party administrators or managing general agents as defined in Appendix A-225 of the NAIC Accounting Practices and Procedures Manual.

NOTES TO FINANCIAL STATEMENTS

NOTE 20 Fair Value Measurements

A. Fair Value Measurements

(1) Fair Value Measurements at Reporting Date

The Company has categorized its assets that are measured at fair value into the three-level fair value hierarchy as reflected in the table below. Investments reported at net asset value ("NAV") are not included in the fair value hierarchy, but are identified separately. At December 31, 2022, the Company had no liabilities that are measured at fair value or NAV. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows:

Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: This category, for items measured at fair value on a recurring basis, includes common stocks. The fair value of the items within this category are based on unadjusted quoted prices for identical assets or liabilities exchanged in active markets.

Level 2 - Significant Other Observable Inputs: This category includes assets measured at fair value on a recurring basis with directly or indirectly observable inputs other than Level 1 inputs. See Note 20(A)(4). Fair values for the Company's investments in fixed maturity securities are primarily based on market prices and market data available for instruments with similar characteristics since active markets are not common for many instruments. Pricing evaluations are based on yield curves for instruments with similar characteristics, such as credit rating, estimated duration, and yields for other instruments of the issuer or entities in the same industry sector. The Company has no assets in this category.

Level 3 - Significant Unobservable Inputs: This category includes assets measured at fair value on a recurring basis that did not have significant observable inputs. Management is required to use its own assumptions regarding unobservable inputs because there is little, if any, market activity in the assets or related observable inputs that can be corroborated at the measurement date. The Company has no assets in this category.

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock - Industrial and Misc	\$ 141,179,385	\$ -	\$ -	\$ -	\$ 141,179,385
Total assets at fair value/NAV	\$ 141,179,385	\$ -	\$ -	\$ -	\$ 141,179,385

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value					

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

During the current year, the Company had no assets or liabilities carried at fair value categorized as Level 3.

(3) Policies when Transfers Between Levels are Recognized

The Company follows a consistent policy for determining when transfers between levels are recognized.

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement

The Company has no liabilities measured at fair value in the Level 2 category.

Investments categorized as Level 2 are valued using directly or indirectly observable inputs including quoted prices for similar assets exchanged in active or inactive markets; quoted prices for identical assets exchanged in inactive markets; other inputs that are considered in fair value determinations of the assets, such as interest rates and yield curves that are observable at commonly quoted intervals, volatilities, pre-payment speeds, loss severities, credit risks, and default rates; and inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Investments categorized as Level 3 are valued based primarily on valuation models, discounted cash flow models, or other valuation techniques that are believed to be used by market participants. Unobservable inputs require management to make certain projections and assumptions about the information that would be used by market participants in pricing assets.

(5) Fair Value Disclosures

Not applicable.

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

Not applicable.

C. Fair Value Level

The following table presents the aggregate admitted value, fair value, and NAV of all financial instruments reported on the Company's balance sheet, including financial instruments which are not carried at fair value. In addition, the fair value of the financial instruments is categorized by the methodology used to determine the fair value (i.e. Level 1, 2, 3 or NAV as described in Note 20 (A)). The carrying value of cash is considered to be a reasonable estimate of its fair value and is excluded from the table.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 4,980,761	\$ 5,235,145	\$ 4,980,761	\$ -	\$ -	\$ -	\$ -
Common Stock	\$ 141,179,385	\$ 141,179,385	\$ 141,179,385	\$ -	\$ -	\$ -	\$ -
Short-term Investments	\$ 49,245,431	\$ 49,241,500	\$ 49,245,431	\$ -	\$ -	\$ -	\$ -
Cash Equivalents	\$ 52,917,368	\$ 52,917,368	\$ 52,917,368	\$ -	\$ -	\$ -	\$ -

D. Not Practicable to Estimate Fair Value

Not applicable.

E. NAV Practical Expedient Investments

Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

A. Unusual or Infrequent Items

In 2016, following many years as a run-off insurance company, the Company commenced new strategic initiatives to write direct small commercial insurance through its THREEinsurance.com and biBERK.com internet platforms. These new initiatives have resulted in significant growth in gross written premiums, but also in unusually high underwriting expenses and unallocated loss adjustment expenses to date to support this growth and the continued development of these platforms. CIC contributed an additional \$100 million to the Company's surplus in 2021 to support the continued growth of these ongoing strategic initiatives. The Company's strategic initiatives are further supported by significant reinsurance for its ongoing operations by its affiliate NICO (see Note 21(C)). The managements of both CIC and NICO have continued to express to the Company their respective continuing beliefs in the long-term prospects anticipated from the Company's current strategic initiatives and both managements remain supportive of the Company's current direction in achieving its goals.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

1. Answer to General Interrogatories, Part 2, #6.1, #6.3 and #6.5: Effective December 1, 2015, the Company and NICO entered into a continuous quota share reinsurance agreement applicable to all lines of insurance and reinsurance written by the Company. The Company pays NICO 90% of the subject net written premium before the NICO cession and NICO will reimburse the Company for 90% of the net loss and loss adjustment expense and associated underwriting expenses sustained by the Company.

On December 14, 2021, the Company and NICO signed an amendment to its existing 90% quota share reinsurance agreement (the "QS Amendment"). Pursuant to the terms of the QS Amendment, effective for policies written on or after January 1, 2022, the Company began settling ceded reinsurance premium with NICO based on earned premium rather than written premium. The QS Amendment was pre-approved by the NE DOI. This change results in a large balance in Ceded reinsurance premiums payable on Page 3 of the financial statement. This balance will decrease over the life of an individual policy, but increase as overall volume increases.

2. Effective October 1, 2015, the Company entered into a loss portfolio transfer quota share reinsurance agreement ("LPT") with its affiliate, FRC. Under this LPT, the Company ceded 100% of its business issued prior to July 1, 2015.
3. Answer to General Interrogatories, Part 2, #6.2: The Company's probable maximum insurance loss derives from its property casualty direct insurance. The maximum per occurrence net catastrophe exposure in 2022 was a less than \$14 million potential loss from a windstorm in the Southeast U.S. The Company has a 90% quota share reinsurance agreement with affiliate NICO for all in-force business.
4. The Company reported net admitted uncollected premiums and agents' balances in the course of collection of \$147,219,963 at December 31, 2022. Controlled or controlling persons as defined by Sec. 625.012(5), Florida statutes have not collected any premiums due to the Company at December 31, 2022.

The Company has no anticipated recoveries from the Special Disability Trust Fund.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-transferable Tax Credits

Not applicable.

F. Subprime Mortgage Related Risk Exposure

(1) Description of the Subprime-Mortgage-Related Exposure and Related Risk Management Policies

The Company believes it has minimal exposure to subprime-mortgage-related risk. The Company holds no mortgage-backed securities. The Company holds equity securities of certain unaffiliated entities that have disclosed minimal exposure to subprime-mortgage-related risk.

The categories of information considered by the Company in determining exposure to subprime-mortgage-related risk are:

- Disclosures on Forms 10-K, 10-Q and 8-K by unaffiliated entities in which the Company owns equity securities.

The Company believes it has minimal exposure to unrealized losses due to changes in asset values and realized losses from receiving less than anticipated cash flows. The Company has sufficient cash flows to meet cash flow requirements without the need to sell those assets with minimal subprime-mortgage-related risk.

(2) Direct exposure through investments in subprime mortgage loans.

The Company has no direct exposure to subprime-mortgage-related risk through investments in subprime mortgage loans.

(3) Direct exposure through other investments.

The Company has no direct exposure to subprime-mortgage-related risk through other investments at December 31, 2022.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

The Company does not provide mortgage guaranty or financial guaranty insurance coverage. Therefore, it has no exposure to subprime mortgage related risk through the provision of such insurance.

G. Insurance-Linked Securities (ILS) Contracts

Not applicable.

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not applicable.

NOTE 22 Events Subsequent

The Inflation Reduction Act ("IRA") of 2022 was enacted on August 16, 2022. The IRA includes a new Federal Corporate Alternative Minimum Tax ("CAMT"), effective in 2023, that is based on the adjusted financial statement income set forth on the applicable financial statement of an applicable corporation. The NAIC adopted Interpretation (INT) 22-02 to apply to December 31, 2022. Following that guidance, due to the Company joining in the consolidated federal income tax return by Berkshire Hathaway Inc., it has been determined as of the reporting date that the Company will be an applicable corporation. The Company's 2022 Annual Statement did not include an estimated impact of the CAMT because a reasonable estimate cannot be made.

The Company had no other Type I or Type II subsequent events for the statutory statement issued on February 24, 2023. No events occurred subsequent to December 31, 2022 through February 20, 2023 which would have a material effect on the financial position, results of operations or cash flow of the Company.

NOTES TO FINANCIAL STATEMENTS

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables

All reinsurers of the Company are a part of the same NAIC group, as noted below.

Individual Reinsurers Who Are Members of a Group

Group Code	FEIN	Reinsurer Name	Unsecured Amount
0031	06-1325038	Finial Reinsurance Company	\$ 32,352,476
0031	47-0355979	National Indemnity Company	\$ 294,604,170
		Total Group 0031	\$ 326,956,646

B. Reinsurance Recoverable in Dispute

Not applicable.

C. Reinsurance Assumed and Ceded

(1) Maximum Amount of Return Commission

The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2022:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ -	\$ -	\$ 165,989,261	\$ 88,921,345	\$ (165,989,261)	\$ (88,921,345)
b. All Other	\$ 692,606	\$ 208,219	\$ 338,693	\$ 84,143	\$ 353,913	\$ 124,076
c. Total (a+b)	\$ 692,606	\$ 208,219	\$ 166,327,954	\$ 89,005,488	\$ (165,635,348)	\$ (88,797,269)
d. Direct Unearned Premium Reserve						\$ 184,078,599

(2) Additional or Return Commission

Not applicable.

(3) Types of Risks Attributed to Protected Cell

Not applicable.

D. Uncollectible Reinsurance

Not applicable.

E. Commutation of Ceded Reinsurance

Not applicable.

F. Retroactive Reinsurance

Not applicable.

G. Reinsurance Accounted for as a Deposit

Not applicable.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

Not applicable.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

K. Reinsurance Credit

Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used by Reporting Entity to Estimate Accrued Retrospective Premium Adjustments

Not applicable.

B. Accrued Retrospective Premiums Recorded Through Written Premium or an Adjustment to Earned Premium

Not applicable.

C. Amount of Net Premiums Written Subject to Retrospective Rating Features and Percentage to Total Net Premiums Written

Not applicable.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act.

Not applicable.

E. Nonadmitted Retrospective Premium

Not applicable.

NOTES TO FINANCIAL STATEMENTS

F. Risk Sharing Provisions of the Affordable Care Act
Not applicable.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

- A. Change in Incurred Losses and Loss Adjustment Expenses
Reserves as of December 31, 2021 were \$25.4 million. For the year ended December 31, 2021, \$7.2 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$14.6 million. Therefore, there has been \$3.6 million favorable prior-year development since December 31, 2021 to December 31, 2022, principally on the commercial automobile, other liability - claims-made, commercial multiple peril and workers compensation lines of insurance. All reserves attributable to liabilities that occurred prior to July 1, 2015 are 100% ceded to its affiliate FRC. Reserves attributable to events occurring after December 31, 2015 are 90% ceded to its affiliate NICO. The Company's prior period loss and loss adjustment expense development is not materially affected by retrospectively rated contract activity. Estimates of ultimate prior period losses and loss adjustment expenses are increased or decreased as described in Note 1(C)(11).
- B. Information about Significant Changes in Methodologies and Assumptions
The Company had no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

NOTE 26 Intercompany Pooling Arrangements

The Company is not a member of an intercompany pooling arrangement.

NOTE 27 Structured Settlements

The Company has purchased annuities on which the claimant is the payee but for which the Company is contingently liable. The Company has a contingent liability of \$31,909,446 should the issuers of these annuities fail to perform under the terms of the annuities and its affiliate FRC fails to reimburse the Company for any loss. (See Note 14G.)

	Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
A. Reserves No Longer Carried	\$ -	\$ 36,997,820

B. Annuities Which Equal or Exceed 1% of Policyholders' Surplus

Life Insurance Company And Location	Licensed in Company's State of Domicile Yes/No	Statement Value (i.e., Present Value) of Annuities
Western National Life Insurance Company, TX	No	\$ 13,189,636
Metropolitan Life, New York, NY	Yes	\$ 20,702,198

NOTE 28 Health Care Receivables

- A. Pharmaceutical Rebate Receivables
The Company had no health care receivables.
- B. Risk-Sharing Receivables
The Company had no health care receivables.

NOTE 29 Participating Policies

The Company had no participating policies.

NOTE 30 Premium Deficiency Reserves

The Company had no premium deficiency reserves at December 31, 2022. The Company did not consider anticipated investment income when calculating its premium deficiency reserves.

NOTE 31 High Deductibles

The Company had no reserve credit for high deductibles on unpaid claims or amounts that have been billed and are not recoverable.

NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

- A. Tabular Discount
Not applicable.
- B. Nontabular Discount
Not applicable.
- C. Changes in Rate(s) Used to Discount Prior Years' Liabilities
Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 33 Asbestos/Environmental Reserves

- A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses? The Company has exposure to both asbestos and environmental related claims as a result of having historically written general liability insurance. The Company's exposure to asbestos and environmental related claims was ceded to FRC per the LPT described in Note 21(C).

The Company estimates the full impact of the environmental and asbestos exposures by establishing full case basis reserves including legal and other loss adjustment expenses ("LAE") for all known unresolved claims and by establishing incurred but not reported ("IBNR") reserves. IBNR reserves are determined considering the Company's historic exposure base, the Company's previous environmental and asbestos related loss and LAE development and the Company's assessment of current trends of environmental law, environmental cleanup costs, asbestos liability law and judgmental assessments of asbestos liabilities.

(1) Direct

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 21,839,024	\$ 21,572,968	\$ 20,007,402	\$ 17,808,774	\$ 15,838,946
b. Incurred losses and loss adjustment expense:	\$ 1,937	\$ (1,424,627)	\$ (2,065,683)	\$ (1,655,138)	\$ 2,220,314
c. Calendar year payments for losses and loss adjustment expenses:	\$ 267,993	\$ 140,939	\$ 132,945	\$ 314,690	\$ 143,012
d. Ending reserves (a+b-c):	\$ 21,572,968	\$ 20,007,402	\$ 17,808,774	\$ 15,838,946	\$ 17,916,248

(2) Assumed Reinsurance

Not applicable.

(3) Net of Ceded Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:					
b. Incurred losses and loss adjustment expense:					
c. Calendar year payments for losses and loss adjustment expenses:					
d. Ending reserves (a+b-c):					

- B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

(1) Direct Basis:	\$ 9,719,577
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ -

- C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

(1) Direct Basis:	\$ 7,269,742
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ -

- D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to environmental losses?

(1) Direct

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 12,376,492	\$ 12,486,941	\$ 13,535,872	\$ 15,170,437	\$ 12,731,476
b. Incurred losses and loss adjustment expense:	\$ 135,020	\$ 1,085,723	\$ 1,924,262	\$ (2,373,005)	\$ 496,568
c. Calendar year payments for losses and loss adjustment expenses:	\$ 24,571	\$ 36,792	\$ 289,697	\$ 65,956	\$ 206,846
d. Ending reserves (a+b-c):	\$ 12,486,941	\$ 13,535,872	\$ 15,170,437	\$ 12,731,476	\$ 13,021,198

(2) Assumed Reinsurance

Not applicable.

(3) Net of Ceded Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:					
b. Incurred losses and loss adjustment expense:					\$ -
c. Calendar year payments for losses and loss adjustment expenses:					\$ -
d. Ending reserves (a+b-c):					

- E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1) Direct Basis:	\$ 9,785,212
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ -

- F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1) Direct Basis:	\$ 6,823,827
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ -

NOTE 34 Subscriber Savings Accounts

The disclosure is not required or applicable as the Company is not a reciprocal insurance company.

NOTE 35 Multiple Peril Crop Insurance

The Company did not write multiple peril crop insurance.

NOTES TO FINANCIAL STATEMENTS

NOTE 36 Financial Guaranty Insurance

- A. Financial Guaranty Insurance Contracts
The Company did not write financial guaranty insurance.

- B. Schedule of insured financial obligations at the end of the period
Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Nebraska
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001067983
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2020
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2020
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/24/2022
- 3.4 By what department or departments?
Nebraska
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP
1100 Capitol Avenue, Suite 300
Omaha, NE 68102-1113
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Blake Fuchtman, FCAS, MAAA, National Liability & Fire Insurance Company, 100 First Stamford Place, Stamford, CT 06902
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
12.12 Number of parcels involved
12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
To clarify certain aspects of prohibited business practices and reflect recent regulatory developments.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page. \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$
- 26.28 On deposit with states \$ 7,096,356
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Wells Fargo Bank, N.A.	90 South 7th Street, 5th Floor, MAC N9305-50F, Minneapolis, MN 55402

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
GENERAL INTERROGATORIES**

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Warren E. Buffett	A.....
Todd A. Combs	A.....
R. Ted Weschler	A.....
Mark D. Millard	A.....
Daniel L. Cole	A.....
Dale D. Geistkemper	A.....
Philip J. Hansen	A.....
Rodney L. Rathbun	A.....
Alan M. Skaw	A.....
Marc D. Hamburg	A.....
Zachary R. Royse	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....	Warren E. Buffett .....	.....	.....	.....
.....	Todd A. Combs .....	.....	.....	.....
.....	R. Ted Weschler .....	.....	.....	.....
.....	Mark D. Millard .....	.....	.....	.....
.....	Daniel L. Cole .....	.....	.....	.....
.....	Dale D. Geistkemper .....	.....	.....	.....
.....	Philip J. Hansen .....	.....	.....	.....
.....	Rodney L. Rathbun .....	.....	.....	.....
.....	Alan M. Skaw .....	.....	.....	.....
.....	Marc D. Hamburg .....	.....	.....	.....
.....	Zachary R. Royse .....	.....	.....	.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	5,235,145	4,980,761	(254,384)
31.2 Preferred stocks			
31.3 Totals	5,235,145	4,980,761	(254,384)

31.4 Describe the sources or methods utilized in determining the fair values:

Independent pricing services, management appraisal, and the use of current discount rates obtained from independent pricing services for instruments of comparable yield, credit quality and maturity.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,108,432

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
NCCI HOLDINGS, INC. ....	.362,403

41.1 Amount of payments for legal expenses, if any? \$ 17,866

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
DEPARTMENT OF HOMELAND SECURITY .....	.4,960
STONE LOUGHLIN & SWANSON LLP .....	.6,210

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____

1.6 Individual policies:

	Most current three years:
1.61 Total premium earned	\$
1.62 Total incurred claims	\$
1.63 Number of covered lives .....	.....
All years prior to most current three years	
1.64 Total premium earned	\$
1.65 Total incurred claims	\$
1.66 Number of covered lives .....	.....

1.7 Group policies:

	Most current three years:
1.71 Total premium earned	\$
1.72 Total incurred claims	\$
1.73 Number of covered lives .....	.....
All years prior to most current three years	
1.74 Total premium earned	\$
1.75 Total incurred claims	\$
1.76 Number of covered lives .....	.....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator		0
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator		
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [] No [X]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies	\$
3.22 Non-participating policies	\$

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [] No []

4.2 Does the reporting entity issue non-assessable policies? Yes [] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % _____

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....	Yes [] No [] N/A [X]
5.22 As a direct expense of the exchange.....	Yes [] No [] N/A [X]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company cedes 90% of risk policies issued after December 31, 2015 to NICO. The Company cedes 100% of all legacy insurance liabilities arising prior to July 1, 2015 to FRC pursuant to the LPT. See Notes to the Financial Statements, Note 21(C).
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
See Notes to the Financial Statements, Note 21(C).
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company cedes 90% of risk policies issued after December 31, 2015 to NICO. The Company cedes 100% of all legacy insurance liabilities arising prior to July 1, 2015 to FRC pursuant to the LPT. See Notes to the Financial Statements, Note 21(C).
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [] No [X]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
The Company cedes 90% of risk policies issued after December 31, 2015 to NICO. The Company cedes 100% of all legacy insurance liabilities arising prior to July 1, 2015 to FRC pursuant to the LPT. See Notes to the Financial Statements, Note 21(C).
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [] No [X]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information

- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses \$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds \$ _____
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit \$
- 12.62 Collateral and other funds..... \$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 2,100,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:

- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information

- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
 If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home
16.12 Products
16.13 Automobile
16.14 Other*

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

- 17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance \$
- 17.12 Unfunded portion of Interrogatory 17.11 \$
- 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11... \$
- 17.14 Case reserves portion of Interrogatory 17.11 \$
- 17.15 Incurred but not reported portion of Interrogatory 17.11 \$
- 17.16 Unearned premium portion of Interrogatory 17.11 \$
- 17.17 Contingent commission portion of Interrogatory 17.11 \$

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. \$

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2022	2 2021	3 2020	4 2019	5 2018
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	246,461,747	146,856,727	70,195,999	29,359,336	15,009,607
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	27,058,810	17,765,431	9,439,511	1,593,198	398,038
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	86,451,867	54,292,156	22,197,422	8,139,114	1,931,285
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	359,972,424	218,914,314	101,832,932	39,091,648	17,338,930
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	24,641,849	14,683,540	7,017,306	2,935,337	1,500,907
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,705,882	1,776,542	943,951	159,319	39,804
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	8,576,571	5,380,265	2,202,612	810,311	192,343
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	35,924,302	21,840,347	10,163,869	3,904,967	1,733,054
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(11,774,021)	(17,952,331)	(9,881,678)	(7,725,653)	(2,304,776)
14. Net investment gain (loss) (Line 11)	20,403,339	1,826,623	1,795,768	2,421,421	1,926,137
15. Total other income (Line 15)	2,850,133	(6,542,907)	(2,557,821)	147,343	101,777
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(1,365,825)	(5,250,925)	(5,253,169)	1,918,304	569,545
18. Net income (Line 20)	12,845,276	(17,417,690)	(5,390,562)	(7,075,193)	(846,408)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	502,119,279	351,418,164	218,424,078	173,885,488	145,583,715
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	147,219,963	79,618,023	44,380,498	15,009,539	6,217,060
20.2 Deferred and not yet due (Line 15.2)	1,960,410	2,350,477	1,252,092	506,754	475,429
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	294,413,831	109,268,552	79,336,411	31,727,501	14,629,151
22. Losses (Page 3, Line 1)	27,953,224	18,036,704	6,990,130	2,574,893	998,932
23. Loss adjustment expenses (Page 3, Line 3)	7,151,896	7,363,407	3,603,228	1,287,870	458,466
24. Unearned premiums (Page 3, Line 9)	18,443,251	11,365,054	5,650,334	2,174,538	997,810
25. Capital paid up (Page 3, Lines 30 & 31)	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	207,705,448	242,149,613	139,087,667	142,157,988	130,954,563
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	98,161,752	(48,447,551)	(1,144,584)	(5,111,338)	(3,486,358)
Risk-Based Capital Analysis					
28. Total adjusted capital	207,705,448	242,149,613	139,087,667	142,157,988	130,954,563
29. Authorized control level risk-based capital	23,902,388	23,171,189	17,461,563	12,150,300	8,760,953
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	1.9	2.4	3.8	3.7	4.1
31. Stocks (Lines 2.1 & 2.2)	51.7	64.4	77.4	51.7	40.7
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	46.4	33.2	18.8	44.5	55.2
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(32,311,508)	26,316,583	11,818,901	15,566,768	(4,639,133)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	(34,444,167)	103,061,946	(3,070,321)	11,203,425	(4,834,348)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	33,988,023	18,313,652	6,350,951	2,941,887	1,355,596
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	15,364,567	9,162,289	2,469,025	422,460	17,067
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	26,420,468	11,300,274	6,263,230	1,921,471	87,614
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	75,773,058	38,776,215	15,083,206	5,285,818	1,460,277
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	3,357,476	1,822,992	628,438	293,780	126,743
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,536,458	916,229	246,902	42,246	1,707
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,642,047	1,130,028	626,323	192,147	8,762
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	7,535,981	3,869,249	1,501,663	528,173	137,212
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	60.5	92.5	88.5	77.1	66.7
68. Loss expenses incurred (Line 3)	14.5	23.4	25.1	29.3	40.5
69. Other underwriting expenses incurred (Line 4)	65.8	95.4	134.2	276.7	187.8
70. Net underwriting gain (loss) (Line 8)	(40.8)	(111.3)	(147.8)	(283.2)	(195.1)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	44.9	100.4	113.5	189.5	122.2
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	75.0	115.9	113.6	106.5	107.3
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	17.3	9.0	7.3	2.7	1.3
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(3,918)	921	492	301	82
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(1.6)	0.7	0.3	0.2	0.1
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,015)	127	40	77	2
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(0.7)	0.1	0.0	0.1	0.0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC_Group Code 0031 BUSINESS IN THE STATE OF Grand Total NAIC_Company Code 10391 DURING THE YEAR 2022

Line	Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
		1 Written	2 Earned										
1.	Fire	2,446,097	1,966,774		1,398,801	1,586,715	2,752,083	1,509,036	315,959	704,830	406,405	131,549	59,812
2.1	Allied Lines	4,897,733	2,743,324		2,846,303	1,586,715	4,285,883	2,398,000	106,068	257,754	423,664	227,037	116,965
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood	3,464,827	1,903,673		2,034,015	20,000	522,465	645,577	1,517	237,828	286,447	203,946	86,611
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)	31,156,934	27,451,384		16,283,363	17,140,602	24,859,408	23,156,688	1,141,558	1,913,181	2,640,348	1,712,412	722,810
5.2	Commercial Multiple Peril (Liability Portion)	55,082,042	42,728,915		29,252,456	9,279,863	39,398,983	52,889,222	1,071,149	3,079,884	4,005,108	2,061,496	1,243,206
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,948,963	3,056,974		952,956	2,004,572	1,239,336	5,307,903	154,906	149,250	724,805	9,149	43,110
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability - Claims-Made												
12.	Earthquake	494,009	274,329		295,624	24,128	91,773	89,334		36,040	36,036	30,883	11,917
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b)												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation	138,391,132	110,635,880		65,689,900	20,378,712	43,214,116	90,279,858	2,174,535	6,442,448	14,661,708	6,664,117	5,000
17.1	Other Liability - Occurrence	23,588,403	15,801,662		12,902,784	1,684,511	7,145,020	26,879,680	322,161	2,942,582	15,547,139	537,660	357,489
17.2	Other Liability - Claims-Made	29,199,745	24,253,916		14,836,281	906,412	5,646,592	16,943,224	638,510	2,715,991	7,398,120	614,905	630,489
17.3	Excess Workers' Compensation												
18.1	Products Liability - Occurrence	2,163,523	1,390,670		1,214,913	501,350	1,325,071	992,055	241,112	650,397	481,528	32,068	53,626
18.2	Products Liability - Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)	371,624	196,504		242,890	47,540	115,509	216,174	1,065	14,415	29,916	1,450	6,516
19.4	Other Commercial Auto Liability	50,146,314	43,004,016		28,261,703	9,827,928	27,517,830	57,992,810	1,570,546	5,115,267	7,863,792	46,350	1,146,533
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage	13,806,026	11,894,330		7,147,899	10,105,508	14,795,828	15,537,531	925,687	1,748,544	2,229,587	28,665	310,820
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and Theft												
27.	Boiler and Machinery	213,431	132,291		118,711		32,900	41,539		15,910	15,924	7,574	5,145
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total(a)	357,369,863	286,824,642		184,078,599	75,129,764	172,943,217	295,487,671	8,664,793	26,292,747	56,700,527	12,308,960	8,232,775
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 252,666

(b) For health-business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium			6 Paid Losses and Loss Adjustment Expenses		7 Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
				5	6	7	8	9	10	11								
0499999	Total - U.S. Non-Pool																	
0799999	Total - Other (Non-U.S.)																	
0899999	Total - Affiliates																	
AA-9991105	.00000	California Commercial Auto Ins Procedure	CA	3	1	2												
AA-9991106	.00000	Connecticut Commercial Auto Ins Procedure	CT	1														
AA-9991115	.00000	Illinois Commercial Auto Ins Procedure	IL	28	3	18												
AA-9991414	.00000	Indiana Workers Compensation	IN	77	38	72												
AA-9991119	.00000	Kansas Commercial Auto Ins Procedure	KS	1														
AA-9991424	.00000	Mississippi Workers Compensation	MS	18	4	12												
AA-9992118	.00000	National Workers Comp Reins Pool	NY	2,462	179	2,008												
AA-9991139	.00000	North Carolina Reins Facility	NC	12	5	4												
1099999	Total Pools - Associations or Other Similar Facilities - Mandatory Pools			2,602	230	2,070												
1299999	Total - Pools and Associations			2,602	230	2,070												
9999999	Totals			2,602	230	2,070												

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
NONE					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	16 Reinsurance Payable		19 Net Amount Recoverable From Reinsurers [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
															17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
06-1325038	39136	FINIAL REINSURANCE COMPANY	CT		323,358	21,407	87	6,798	5,087	11,223	9,147	165,989		32,352	198,565	32,352		
47-0355979	20087	NATIONAL INDEMNITY COMPANY	NE		323,358	21,407	13,591	69,175	9,340	182,405	31,263	165,989		493,170	294,605	294,605		
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other				323,358	21,407	13,678	75,973	14,437	193,628	40,410	165,989		525,522	198,565	326,957		
0499999	Total Authorized - Affiliates - U.S. Non-Pool				323,358	21,407	13,678	75,973	14,437	193,628	40,410	165,989		525,522	198,565	326,957		
0799999	Total Authorized - Affiliates - Other (Non-U.S.)																	
0899999	Total Authorized - Affiliates				323,358	21,407	13,678	75,973	14,437	193,628	40,410	165,989		525,522	198,565	326,957		
06-0384680	11452	HARTFORD STEAM AND BOILER INSPECTION AND INS COMPANY	CT		686	(773)						339		(434)	42	(477)		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers				686	(773)						339		(434)	42	(477)		
41-1357750	10181	WORKER'S COMPENSATION REINSURANCE ASSOCIATION	IN		4													
1099999	Total Authorized - Pools - Mandatory Pools				4													
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				324,048	20,634	13,678	75,973	14,437	193,628	40,410	166,328		525,088	198,608	326,480		
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool																	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)																	
2299999	Total Unauthorized - Affiliates																	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)																	
3299999	Total Certified - Affiliates - U.S. Non-Pool																	
3599999	Total Certified - Affiliates - Other (Non-U.S.)																	
3699999	Total Certified - Affiliates																	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)																	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																	
5099999	Total Reciprocal Jurisdiction - Affiliates																	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)				324,048	20,634	13,678	75,973	14,437	193,628	40,410	166,328		525,088	198,608	326,480		
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)				324,048	20,634	13,678	75,973	14,437	193,628	40,410	166,328		525,088	198,608	326,480		
9999999	Totals				324,048	20,634	13,678	75,973	14,437	193,628	40,410	166,328		525,088	198,608	326,480		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral			Ceded Reinsurance Credit Risk							36 Credit Risk on Un-collateralized Recoverables (Col. 33 *)					
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral	25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)		31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent in Col. 34)	35 Credit Risk on Collateralized Recoverables (Col. 32 *)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 *)
06-1325038	FINAL REINSURANCE COMPANY					198,565	32,352		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0355979	NATIONAL INDEMNITY COMPANY					198,565	294,605		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool - Other					198,565	326,957		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)																
0899999	Total Authorized - Affiliates					198,565	326,957		XXX								
06-0384680	HARTFORD STEAM AND BOILER INSPECTION AND INS COMPANY					(434)											
0999999	Total Authorized - Other U.S. Unaffiliated Insurers					(434)			XXX								
41-1387750	WORKER'S COMPENSATION REINSURANCE ASSOCIATION																
1099999	Total Authorized - Pools - Mandatory Pools								XXX								
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					198,131	326,957		XXX								
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool								XXX								
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)								XXX								
2299999	Total Unauthorized - Affiliates								XXX								
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)								XXX								
3299999	Total Certified - Affiliates - U.S. Non-Pool								XXX								
3599999	Total Certified - Affiliates - Other (Non-U.S.)								XXX								
3699999	Total Certified - Affiliates								XXX								
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)								XXX								
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool								XXX								
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)								XXX								
5099999	Total Reciprocal Jurisdiction - Affiliates								XXX								
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)								XXX								
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					198,131	326,957		XXX								
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)								XXX								
9999999	Totals					198,131	326,957		XXX								

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41	43 Total Due Cols. 37+42 (In total Cols. 38+39 should equal Cols. 7+8)											
06-1325038	FINIAL REINSURANCE COMPANY	87						87											
47-0355979	NATIONAL INDEMNITY COMPANY	34,997						34,997											
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other																		
0499999	Total Authorized - Affiliates - U.S. Non-Pool	35,084						35,084											
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	35,084						35,084											
0899999	Total Authorized - Affiliates	35,084						35,084											
06-0384680	HARTFORD STEAM AND BOILER INSPECTION AND INS COMPANY	(773)						(773)											
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	(773)						(773)											
41-1357750	WORKER'S COMPENSATION REINSURANCE ASSOCIATION																		
1099999	Total Authorized - Pools - Mandatory Pools																		
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	34,311						34,311											
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool																		
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)																		
2299999	Total Unauthorized - Affiliates																		
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)																		
3299999	Total Certified - Affiliates - U.S. Non-Pool																		
3599999	Total Certified - Affiliates - Other (Non-U.S.)																		
3699999	Total Certified - Affiliates																		
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)																		
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																		
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																		
5099999	Total Reciprocal Jurisdiction - Affiliates																		
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																		
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	34,311						34,311											
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																		
9999999	Totals	34,311						34,311											

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Net Recoverables Subject to Collateral Requirements (Col. 21 + Col. 22 + Col. 24) / (Col. 58)	61 Percent Credit Allowed on Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable Losses & LAE Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 58 * Col. 61)	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Complete if Col. 52 = "No"; Otherwise Enter 0			68 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)	69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67		
06-1325038	FINIAL REINSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0355979	NATIONAL INDEMNITY COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0394680	HARTFORD STEAM AND BOILER INSPECTION AND INS COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
41-1357750	WORKER'S COMPENSATION REINSURANCE ASSOCIATION	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999	Total Certified - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9999999	Totals			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70		71		72	73		74	75	76		77	78
		Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance with Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes", Otherwise Enter 0	Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)				
06-132938	FINIAL REINSURANCE COMPANY		XXX	XXX		XXX								
47-035579	NATIONAL INDEMNITY COMPANY		XXX	XXX		XXX								
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other		XXX	XXX		XXX								
0499999	Total Authorized - Affiliates - U.S. Non-Pool		XXX	XXX		XXX								
0799999	Total Authorized - Affiliates - Other (Non-U.S.)		XXX	XXX		XXX								
0899999	Total Authorized - Affiliates		XXX	XXX		XXX								
06-038480	HARTFORD STEAM AND BOILER INSPECTION AND INS COMPANY		XXX	XXX		XXX								
0999999	Total Authorized - Other U.S. Unaffiliated Insurers		XXX	XXX		XXX								
41-135750	WORKER'S COMPENSATION REINSURANCE ASSOCIATION		XXX	XXX		XXX								
1099999	Total Authorized - Pools - Mandatory Pools		XXX	XXX		XXX								
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX		XXX								
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool						XXX	XXX	XXX	XXX				
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)						XXX	XXX	XXX	XXX				
2299999	Total Unauthorized - Affiliates						XXX	XXX	XXX	XXX				
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)						XXX	XXX	XXX	XXX				
3299999	Total Certified - Affiliates - U.S. Non-Pool						XXX	XXX	XXX	XXX				
3599999	Total Certified - Affiliates - Other (Non-U.S.)						XXX	XXX	XXX	XXX				
3699999	Total Certified - Affiliates						XXX	XXX	XXX	XXX				
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)						XXX	XXX	XXX	XXX				
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool						XXX	XXX	XXX	XXX				
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)						XXX	XXX	XXX	XXX				
5099999	Total Reciprocal Jurisdiction - Affiliates						XXX	XXX	XXX	XXX				
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)						XXX	XXX	XXX	XXX				
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)													
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)													
9999999	Totals													

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
NONE				
Total				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.
2.
3.
4.
5.

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	NATIONAL INDEMNITY COMPANY	493,170	323,358	Yes [X] No []
7.	FINIAL REINSURANCE COMPANY	32,352	.....	Yes [X] No []
8.	HARTFORD STEAM AND BOILER INSPECTION AND INSURANCE CO	(434)	686	Yes [] No [X]
9.	.....	.....	.....	Yes [] No []
10.	.....	.....	.....	Yes [] No []

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	273,309,503		273,309,503
2. Premiums and considerations (Line 15)	149,180,373		149,180,373
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	34,311,526	(34,311,526)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	45,317,877		45,317,877
6. Net amount recoverable from reinsurers		326,479,981	326,479,981
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	502,119,279	292,168,455	794,287,734
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	35,335,309	324,448,331	359,783,640
10. Taxes, expenses, and other obligations (Lines 4 through 8)	31,754,343		31,754,343
11. Unearned premiums (Line 9)	18,443,250	166,327,954	184,771,204
12. Advance premiums (Line 10)			
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	198,607,830	(198,607,830)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	2,568,965		2,568,965
17. Provision for reinsurance (Line 16)			
18. Other liabilities	7,704,134		7,704,134
19. Total liabilities excluding protected cell business (Line 26)	294,413,831	292,168,455	586,582,286
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	207,705,448	XXX	207,705,448
22. Totals (Line 38)	502,119,279	292,168,455	794,287,734

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	413	413	248	248	227	227		XXX	
2. 2013											XXX	
3. 2014											XXX	
4. 2015		36,655	(36,655)								XXX	
5. 2016	611	549	62	216	194	100	91	220	194		57	
6. 2017	4,509	4,059	450	1,229	1,106	415	388	2,111	1,863		398	
7. 2018	11,821	10,639	1,182	5,399	4,859	479	508	3,408	2,981		938	
8. 2019	27,309	24,580	2,729	11,297	10,167	1,443	1,471	4,873	3,833	7	2,142	
9. 2020	66,998	60,310	6,688	30,201	27,181	3,141	2,569	11,521	11,166	2	3,947	
10. 2021	161,621	145,495	16,126	45,282	40,754	3,980	3,037	16,542	16,570	2	5,443	
11. 2022	289,095	260,249	28,846	42,361	38,125	2,410	1,831	12,512	12,622	2	4,705	
12. Totals	XXX	XXX	XXX	136,398	122,799	12,216	10,143	51,414	49,456	13	17,630	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	6,798	6,798	11,223	11,223	5,097	5,097	6,493	6,493	2,654	2,654		XXX	
2. 2013												XXX	
3. 2014												XXX	
4. 2015												XXX	
5. 2016	16	14	39	35			7	6			7	XXX	
6. 2017	52	47	322	290	4	4	105	95	4		51	XXX	
7. 2018	256	230	1,314	1,183	102	92	465	410	36	17	241	XXX	
8. 2019	2,986	2,688	4,635	4,171	370	333	1,054	866	173	90	1,070	XXX	
9. 2020	8,983	8,085	17,732	15,959	1,111	1,000	2,678	2,193	754	497	3,524	XXX	
10. 2021	22,281	20,053	54,273	48,846	2,793	2,513	7,082	6,099	3,121	2,307	9,732	XXX	
11. 2022	42,288	38,059	124,357	111,922	4,337	3,904	14,946	13,342	8,612	6,835	20,478	XXX	
12. Totals	83,660	75,974	213,895	193,629	13,814	12,943	32,830	29,504	15,354	12,400	35,103	XXX	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013											
3. 2014											
4. 2015											
5. 2016	598	534	64	97.9	97.3	103.2				6	1
6. 2017	4,242	3,793	449	94.1	93.4	99.8				37	14
7. 2018	11,459	10,280	1,179	96.9	96.6	99.7				157	84
8. 2019	26,831	23,619	3,212	98.2	96.1	117.7				762	308
9. 2020	76,121	68,650	7,471	113.6	113.8	111.7				2,671	853
10. 2021	155,354	140,179	15,175	96.1	96.3	94.1				7,655	2,077
11. 2022	251,823	226,640	25,183	87.1	87.1	87.3				16,664	3,814
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	27,952	7,151

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	29,390	34,940	2,413	2,413	2,413	2,413	2,413	2,413	2,413	2,413		
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX	69	61	71	65	50	44	37	(7)	(13)
6. 2017.....	XXX	XXX	XXX	XXX	353	425	426	301	262	198	(64)	(103)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	821	1,127	1,006	957	733	(224)	(273)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,104	2,857	2,586	2,088	(498)	(769)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,717	8,003	6,860	(1,143)	143
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,370	14,388	(1,982)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,517	XXX	XXX
12. Totals											(3,918)	(1,015)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of	Number of
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
1. Prior.....	000	1,753	2,413	2,413	2,413	2,413	2,413	2,413	2,413	2,413	XXX	XXX
2. 2013.....											XXX	XXX
3. 2014.....	XXX										XXX	XXX
4. 2015.....	XXX	XXX									XXX	XXX
5. 2016.....	XXX	XXX	XXX		13	19	29	30	30	30	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	29	117	126	141	149	150	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	45	177	279	434	510	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	133	635	896	1,101	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	984	2,487	3,592	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,258	5,470	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,815	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	20,281	24,823								
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX	62	39	39	33	18	12	5
6. 2017.....	XXX	XXX	XXX	XXX	290	244	239	140	101	43
7. 2018.....	XXX	XXX	XXX	XXX	XXX	655	789	571	454	187
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,587	1,878	1,267	652
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,282	4,300	2,258
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,546	6,411
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,040

Schedule P - Part 1A - Homeowners/Farmowners

N O N E

Schedule P - Part 1B - Private Passenger Auto Liability/Medical

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....												
6. 2017.....	8	8										
7. 2018.....	580	522	58	853	768	29	14	33	42		91	20
8. 2019.....	1,567	1,411	156	1,087	978	205	169	289	146	1	288	95
9. 2020.....	7,562	6,806	756	5,715	5,143	620	381	2,302	2,368		745	478
10. 2021.....	25,452	22,906	2,546	6,604	5,944	809	404	3,192	3,556		701	1,065
11. 2022.....	43,223	38,900	4,323	4,201	3,781	283	75	1,897	2,004		521	818
12. Totals	XXX	XXX	XXX	18,460	16,614	1,946	1,043	7,713	8,116	1	2,346	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....			2	2									
8. 2019.....	1,342	1,208	148	134	85	77	14	7	48	39		172	7
9. 2020.....	3,893	3,503	2,643	2,379	365	328	132	93	243	197		776	60
10. 2021.....	8,403	7,563	11,029	9,926	625	563	756	614	1,267	1,056		2,358	179
11. 2022.....	5,359	4,823	25,406	22,866	217	195	1,336	1,164	3,170	2,774		3,666	396
12. Totals	18,997	17,097	39,228	35,307	1,292	1,163	2,238	1,878	4,728	4,066		6,972	642

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....	917	826	91	158.1	158.2	156.9					
8. 2019.....	3,218	2,758	460	205.4	195.5	294.9				148	24
9. 2020.....	15,913	14,392	1,521	210.4	211.5	201.2				654	122
10. 2021.....	32,685	29,626	3,059	128.4	129.3	120.1				1,943	415
11. 2022.....	41,869	37,682	4,187	96.9	96.9	96.9				3,076	590
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,821	1,151

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	13.....	13.....			7.....	7.....			XXX.....
2. 2013.....												
3. 2014.....												
4. 2015.....		749.....	(749).....									
5. 2016.....	586.....	528.....	58.....	216.....	194.....	99.....	90.....	219.....	194.....		56.....	37.....
6. 2017.....	4,319.....	3,887.....	432.....	1,207.....	1,086.....	347.....	327.....	1,837.....	1,618.....		360.....	320.....
7. 2018.....	10,174.....	9,157.....	1,017.....	3,607.....	3,246.....	342.....	372.....	2,626.....	2,284.....		673.....	464.....
8. 2019.....	19,771.....	17,795.....	1,976.....	6,192.....	5,573.....	612.....	659.....	3,215.....	2,592.....		1,195.....	588.....
9. 2020.....	34,078.....	30,672.....	3,406.....	9,584.....	8,625.....	972.....	850.....	3,421.....	3,238.....		1,264.....	568.....
10. 2021.....	64,746.....	58,274.....	6,472.....	11,839.....	10,655.....	1,327.....	1,153.....	4,921.....	4,746.....		1,533.....	956.....
11. 2022.....	112,884.....	101,600.....	11,284.....	7,342.....	6,608.....	605.....	519.....	3,467.....	3,679.....		608.....	1,120.....
12. Totals.....	XXX.....	XXX.....	XXX.....	40,000.....	36,000.....	4,304.....	3,970.....	19,713.....	18,358.....		5,689.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	87.....	87.....	275.....	275.....			182.....	182.....	53.....	53.....			1.....
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....	16.....	14.....	28.....	25.....			6.....	5.....				6.....	
6. 2017.....	52.....	47.....	269.....	242.....	3.....	3.....	99.....	90.....	3.....			44.....	1.....
7. 2018.....	256.....	230.....	1,027.....	925.....	101.....	91.....	341.....	307.....	14.....			186.....	9.....
8. 2019.....	1,164.....	1,048.....	2,647.....	2,382.....	153.....	138.....	650.....	585.....	44.....	1.....		504.....	31.....
9. 2020.....	3,718.....	3,346.....	5,018.....	4,516.....	451.....	406.....	1,261.....	1,126.....	160.....	68.....		1,146.....	97.....
10. 2021.....	8,897.....	8,007.....	16,102.....	14,492.....	1,397.....	1,257.....	2,384.....	2,118.....	406.....	149.....		3,163.....	249.....
11. 2022.....	14,069.....	12,663.....	38,703.....	34,833.....	2,506.....	2,255.....	4,479.....	3,995.....	1,041.....	440.....		6,612.....	659.....
12. Totals.....	28,259.....	25,442.....	64,069.....	57,690.....	4,611.....	4,150.....	9,402.....	8,408.....	1,721.....	711.....		11,661.....	1,047.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....		
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....	584.....	522.....	62.....	99.7.....	98.9.....	106.9.....				5.....	1.....
6. 2017.....	3,817.....	3,413.....	404.....	88.4.....	87.8.....	93.5.....				32.....	12.....
7. 2018.....	8,314.....	7,455.....	859.....	81.7.....	81.4.....	84.5.....				128.....	58.....
8. 2019.....	14,677.....	12,978.....	1,699.....	74.2.....	72.9.....	86.0.....				381.....	123.....
9. 2020.....	24,585.....	22,175.....	2,410.....	72.1.....	72.3.....	70.8.....				874.....	272.....
10. 2021.....	47,273.....	42,577.....	4,696.....	73.0.....	73.1.....	72.6.....				2,500.....	663.....
11. 2022.....	72,212.....	64,992.....	7,220.....	64.0.....	64.0.....	64.0.....				5,276.....	1,336.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	9,196.....	2,465.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....	24	22	2			1	1	1			1	6
6. 2017.....	176	159	17	21	19	68	61	274	245		38	48
7. 2018.....	810	729	81	879	791	104	118	720	629		165	199
8. 2019.....	4,609	4,151	458	3,192	2,872	273	289	481	523		262	349
9. 2020.....	13,919	12,537	1,382	9,576	8,618	526	444	1,478	1,565		953	911
10. 2021.....	37,868	34,116	3,752	15,056	13,550	1,121	1,023	2,293	2,359	1	1,538	2,412
11. 2022.....	70,180	63,221	6,959	17,278	15,550	1,108	1,015	2,062	2,048		1,835	3,328
12. Totals	XXX	XXX	XXX	46,002	41,400	3,201	2,951	7,309	7,369	1	4,792	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....			11	9			1	1				2	
6. 2017.....			51	46	1	1	6	5				6	
7. 2018.....			274	247	1	1	122	101	22	17		53	8
8. 2019.....	440	396	1,382	1,244	134	121	283	178	65	37		328	50
9. 2020.....	643	579	6,104	5,494	113	101	649	408	153	75		1,005	719
10. 2021.....	3,807	3,426	15,440	13,896	486	437	1,371	1,065	321	147		2,454	2,339
11. 2022.....	13,732	12,358	34,271	30,844	1,016	914	2,618	2,355	251	18		5,399	3,312
12. Totals	18,622	16,759	57,533	51,780	1,751	1,575	5,050	4,113	812	294		9,247	6,428

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....	14	11	3	58.3	50.0	150.0				2	
6. 2017.....	421	377	44	239.2	237.1	258.8				5	1
7. 2018.....	2,122	1,904	218	262.0	261.2	269.1				27	26
8. 2019.....	6,250	5,660	590	135.6	136.4	128.8				182	146
9. 2020.....	19,242	17,284	1,958	138.2	137.9	141.7				674	331
10. 2021.....	39,895	35,903	3,992	105.4	105.2	106.4				1,925	529
11. 2022.....	72,336	65,102	7,234	103.1	103.0	104.0				4,801	598
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,616	1,631

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

N O N E

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												XXX
3. 2014.....												XXX
4. 2015.....												XXX
5. 2016.....												XXX
6. 2017.....												XXX
7. 2018.....												XXX
8. 2019.....	1		1						(1)		1	XXX
9. 2020.....	7	6	1						1		(1)	XXX
10. 2021.....	30	27	3									XXX
11. 2022.....	132	119	13									XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....													
8. 2019.....													
9. 2020.....			1	1									
10. 2021.....			4	4					2	1		1	
11. 2022.....			36	32			3	2	11	10		6	
12. Totals			41	37			3	2	13	11		7	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....											
8. 2019.....		(1)	1			100.0					
9. 2020.....	1	2	(1)	14.3	33.3	(100.0)					
10. 2021.....	6	5	1	20.0	18.5	33.3					1
11. 2022.....	50	44	6	37.9	37.0	46.2					2
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4	3

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	400	400	248	248	220	220			XXX	
2. 2013.....													
3. 2014.....													
4. 2015.....		35,906	(35,906)										
5. 2016.....													
6. 2017.....	2	2											
7. 2018.....	21	19	2			10	10	2	1			1	
8. 2019.....	155	140	15				9	21	(60)			72	
9. 2020.....	1,399	1,259	140	31	28	13		69	90			(5)	7
10. 2021.....	5,103	4,593	510	190	171	61	26	168	201			21	37
11. 2022.....	15,802	14,221	1,581	1,126	1,013	12		258	285			98	86
12. Totals	XXX	XXX	XXX	1,747	1,612	344	293	738	737			187	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR							
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded				
1. Prior.....	6,711	6,711	10,948	10,948	5,097	5,097	6,311	6,311	2,601	2,601			49	
2. 2013.....														
3. 2014.....														
4. 2015.....														
5. 2016.....														
6. 2017.....			2	2										
7. 2018.....			10	9			2	2					1	
8. 2019.....			67	60			17	16	4	3			9	
9. 2020.....			601	541			100	88	21	17			76	
10. 2021.....	314	282	1,667	1,500	104	93	511	454	197	171			293	19
11. 2022.....	500	450	6,062	5,456	40	36	1,872	1,668	1,335	1,177			1,022	58
12. Totals	7,525	7,443	19,357	18,516	5,241	5,226	8,813	8,539	4,158	3,969			1,401	126

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX	
2. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....												
6. 2017.....	2	2		100.0	100.0							
7. 2018.....	24	22	2	114.3	115.8	100.0					1	
8. 2019.....	109	28	81	70.3	20.0	540.0					7	2
9. 2020.....	835	764	71	59.7	60.7	50.7					60	16
10. 2021.....	3,212	2,898	314	62.9	63.1	61.6					199	94
11. 2022.....	11,205	10,085	1,120	70.9	70.9	70.8					656	366
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		923	478

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....												
6. 2017.....												
7. 2018.....												
8. 2019.....	487	438	49	231	208	332	329	238	185		79	19
9. 2020.....	4,674	4,207	467	1,142	1,028	600	540	731	662		243	70
10. 2021.....	14,773	13,296	1,477	584	526	431	388	634	581		154	188
11. 2022.....	24,254	21,829	2,425	279	251	137	123	526	498		70	263
12. Totals	XXX	XXX	XXX	2,236	2,013	1,500	1,380	2,129	1,926		546	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....													
8. 2019.....	40	36	269	242	(2)	(2)	83	74	1		41	4	
9. 2020.....	525	472	1,285	1,156	45	40	490	441	5		241	5	
10. 2021.....	249	224	4,404	3,964	146	131	1,912	1,720	12		684	43	
11. 2022.....	1,283	1,154	8,889	8,000	493	444	4,233	3,810	27		1,517	144	
12. Totals	2,097	1,886	14,847	13,362	682	613	6,718	6,045	45		2,483	196	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....											
8. 2019.....	1,192	1,072	120	244.8	244.7	244.9				31	10
9. 2020.....	4,823	4,339	484	103.2	103.1	103.6				182	59
10. 2021.....	8,372	7,534	838	56.7	56.7	56.7				465	219
11. 2022.....	15,867	14,280	1,587	65.4	65.4	65.4				1,018	499
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,696	787

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10	11
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded		Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
1. Prior	XXX	XXX	XXX	86	77	104	89	29	19		34	XXX
2. 2021	5,384	4,846	538	3,372	3,034	120	15	1,615	1,612		446	XXX
3. 2022	9,335	8,402	933	3,730	3,357	191	82	1,707	1,680		509	XXX
4. Totals	XXX	XXX	XXX	7,188	6,468	415	186	3,351	3,311		989	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	135	121	1,259	1,133	6	5	42	35	104	84		168	4
2. 2021	138	125	1,976	1,779	26	23	87	75	306	261		270	27
3. 2022	3,540	3,186	3,441	3,097	38	34	170	144	1,141	983		886	223
4. Totals	3,813	3,432	6,676	6,009	70	62	299	254	1,551	1,328		1,324	254

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	140	28
2. 2021	7,640	6,924	716	141.9	142.9	133.1				210	60
3. 2022	13,958	12,563	1,395	149.5	149.5	149.5				698	188
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,048	276

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	53.....	48.....	9.....	7.....	29.....	16.....		20.....	XXX.....
2. 2021.....	8,036.....	7,233.....	803.....	7,564.....	6,807.....	94.....	28.....	3,694.....	3,474.....	1.....	1,043.....	826.....
3. 2022.....	11,995.....	10,795.....	1,200.....	8,014.....	7,213.....	57.....	18.....	2,404.....	2,234.....	2.....	1,010.....	908.....
4. Totals.....	XXX.....	XXX.....	XXX.....	15,631.....	14,068.....	160.....	53.....	6,127.....	5,724.....	3.....	2,073.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	70.....	63.....	925.....	833.....	33.....	30.....	6.....	5.....	79.....	64.....		118.....	9.....
2. 2021.....	378.....	340.....	3,600.....	3,240.....	10.....	9.....	43.....	36.....	597.....	510.....		493.....	78.....
3. 2022.....	3,413.....	3,072.....	7,151.....	6,436.....	18.....	16.....	89.....	77.....	1,438.....	1,260.....		1,248.....	407.....
4. Totals.....	3,861.....	3,475.....	11,676.....	10,509.....	61.....	55.....	138.....	118.....	2,114.....	1,834.....		1,859.....	494.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	99.....	19.....
2. 2021.....	15,980.....	14,444.....	1,536.....	198.9.....	199.7.....	191.3.....				398.....	95.....
3. 2022.....	22,584.....	20,326.....	2,258.....	188.3.....	188.3.....	188.2.....				1,056.....	192.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	1,553.....	306.....

Schedule P - Part 1K - Fidelity/Surety

N O N E

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 1M - International

N O N E

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....												
6. 2017.....												
7. 2018.....												
8. 2019.....	8	7	1	13	12	6	1	9	8		7	2
9. 2020.....	52	47	5	40	36	265	230	14	30		23	4
10. 2021.....	228	205	23	73	66	16		26	40		9	13
11. 2022	1,291	1,162	129	391	352	18		191	195		53	66
12. Totals	XXX	XXX	XXX	517	466	305	231	240	273		92	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....													
8. 2019.....			2	2			1	1					
9. 2020.....			15	14	100	90	3	2	1	1		12	2
10. 2021.....	94	84	51	46			18	16	14	12		19	5
11. 2022	393	353	397	357	10	9	145	128	198	174		122	41
12. Totals	487	437	465	419	110	99	167	147	213	187		153	48

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....											
8. 2019.....	31	24	7	387.5	342.9	700.0					
9. 2020.....	438	403	35	842.3	857.4	700.0				1	11
10. 2021.....	292	264	28	128.1	128.8	121.7				15	4
11. 2022	1,743	1,568	175	135.0	134.9	135.7				80	42
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	96	57

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

N O N E

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 1T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX	1							
7. 2018.....	XXX	XXX	XXX	XXX	XXX	8	103	114	117	100	(17)	(14)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	117	223	290	310	20	87
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,260	1,496	1,540	44	280
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,434	3,213	(221)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,899	3,899	XXX	XXX
12. Totals											(174)	353

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	629	685	35	35	35	35	35	35	35	35		
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX	67	59	68	63	49	43	36	(7)	(13)
6. 2017.....	XXX	XXX	XXX	XXX	335	404	410	284	246	183	(63)	(101)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	720	854	754	704	503	(201)	(251)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,461	1,802	1,569	1,033	(536)	(769)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,508	3,092	2,134	(958)	(374)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,860	4,264	(596)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,832	6,832	XXX	XXX
12. Totals											(2,361)	(1,508)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX	2	2	3	2	1	1	1		
6. 2017.....	XXX	XXX	XXX	XXX	16	20	15	17	16	15	(1)	(2)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	87	157	124	122	122		(2)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	379	600	578	604	26	4
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,510	1,983	1,967	(16)	457
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,188	3,882	(306)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,986	6,986	XXX	XXX
12. Totals											(297)	457

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

NONE

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

NONE

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		(1)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4		XXX
12. Totals												(1)

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior.....	28,761	34,255	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378			
2. 2013.....													
3. 2014.....	XXX												
4. 2015.....	XXX	XXX											
5. 2016.....	XXX	XXX	XXX										
6. 2017.....	XXX	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3	2	2	2	2			
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	17	46	1	(1)	(2)	(47)	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	99	88	(11)	(15)	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	320	(63)	XXX	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989	XXX	XXX	
12. Totals												(76)	(62)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior.....													
2. 2013.....													
3. 2014.....	XXX												
4. 2015.....	XXX	XXX											
5. 2016.....	XXX	XXX	XXX										
6. 2017.....	XXX	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX	XXX	XXX								
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	42	85	73	66	(7)	(19)	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	508	567	409	(158)	(99)	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,307	773	(534)	XXX	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,531	XXX	XXX	
12. Totals												(699)	(118)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	350	290	257	(33)	(93)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	695	667	(28)	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,211	XXX	XXX
4. Totals											(61)	(93)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294	260	198	(62)	(96)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,488	1,228	(260)	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,910	XXX	XXX
4. Totals											(322)	(96)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

NONE

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1	2	1	6	5	4
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	10	52	42	49
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	41	27	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	XXX	XXX
12. Totals											74	53

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

SCHEDULE P - PART 2T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	(16)	3	3	100	100	10	10	
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6	64	104	145	44	44	
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	89	462	810	255	163	
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	271	1,065	524	362	
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	628	280	142	

SCHEDULE P - PART 3D - WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior.....	000.....	30	35	35	35	35	35	35	35	35			
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....		13	18	30	31	31	31	17	20	
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	25	106	117	132	140	141	212	107	
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	62	107	199	255	331	323	132	
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	36	280	445	572	355	202	
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	158	693	1,080	295	176	
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	351	1,358	440	267	
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	820	221	240	

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....				(1)	(1)	(1)	(1)		6	
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	3	11	9	9	9	9	15	33	
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	10	62	72	73	74	56	135	
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	75	243	289	303	115	184	
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	465	757	1,040	91	101	
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	863	1,604	38	35	
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,820	9	7	

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

1. Prior.....	000.....											XXX.....	XXX.....
2. 2013.....												XXX.....	XXX.....
3. 2014.....	XXX.....											XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior.....	000.....	1,722.....	2,378.....	2,378.....	2,378.....	2,378.....	2,378.....	2,378.....	2,378.....	2,378.....	2,378.....	4.....	13.....
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....							
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	(9).....	(9).....	(9).....	(9).....			
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3.....	16.....	6.....	1.....	
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3.....	54.....	13.....	5.....	
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	124.....	24.....	4.....	

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	(10).....	3.....	12.....	27.....	3.....	12.....	
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	40.....	162.....	174.....	15.....	50.....	
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16.....	101.....	17.....	128.....	
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	42.....	8.....	111.....	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	87	110	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	194	441	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	483	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	87	94	4	3
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	559	823	466	282
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	841	392	109

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	000										XXX	XXX
2. 2013.....											XXX	XXX
3. 2014.....	XXX										XXX	XXX
4. 2015.....	XXX	XXX									XXX	XXX
5. 2016.....	XXX	XXX	XXX								XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	(1).....	(1).....	1.....	.6.....		.1.....	1.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.6.....	40.....		.1.....	1.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		24.....		.6.....	2.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	57.....		23.....	2.....

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX	1					
7. 2018.....	XXX	XXX	XXX	XXX	XXX	18	14	18	17	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	21	95	33	22
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	661	496	304
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,278	1,245
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,713

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	434	490								
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX	60	37	37	30	16	11	3
6. 2017.....	XXX	XXX	XXX	XXX	277	234	232	132	94	37
7. 2018.....	XXX	XXX	XXX	XXX	XXX	577	674	493	380	137
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,261	1,348	961	330
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,028	2,005	637
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,720	1,876
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,355

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX	2	2	2	3	2	1	1
6. 2017.....	XXX	XXX	XXX	XXX	12	9	6	8	7	6
7. 2018.....	XXX	XXX	XXX	XXX	XXX	52	94	52	48	48
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	208	317	230	243
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	750	1,076	852
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,863	1,849
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,690

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

**SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior.....	19,847	24,333								
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2	2	2	2	1
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	26	56	11	9
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	96	72
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	373	224
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	46	22	17	35
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347	309	177
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,247	632
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,312

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
 EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	180	133
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	379	209
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	371

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198	156	94
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	673	366
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	727

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2	3		
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	2
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	8
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

Schedule P - Part 5A - Homeowners/Farmowners - Section 1

N O N E

Schedule P - Part 5A - Homeowners/Farmowners - Section 2

N O N E

Schedule P - Part 5A - Homeowners/Farmowners - Section 3

N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 1

N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 2

N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 3

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX	7	10	9	10	10
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	15	40	41	44
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122	221	255
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186	524
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX	8	1	2		
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	40	10	10	7
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145	86	60
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	179
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	396

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX	18	20	20	20	20
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	77	86	95	95
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	300	468	478
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	847	1,065
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	818

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX	1	3	7	12	17	17	17	17
6. 2017.....	XXX	XXX	XXX	XXX	14	74	140	211	210	212	212
7. 2018.....	XXX	XXX	XXX	XXX	XXX	41	172	313	319	323	323
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	87	321	340	355	355
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	250	295	295
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171	440	440
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....			1	1	1	1	1	1	1	1	1
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX	6	2	1					
6. 2017.....	XXX	XXX	XXX	XXX	57	12	8	2	3	1	1
7. 2018.....	XXX	XXX	XXX	XXX	XXX	109	22	15	13	9	9
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	206	54	42	31	31
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	136	97	97
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	471	249	249
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....			1								
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX	9	10	18	27	37	37	37	37
6. 2017.....	XXX	XXX	XXX	XXX	93	136	226	320	320	320	320
7. 2018.....	XXX	XXX	XXX	XXX	XXX	184	276	460	463	464	464
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	369	580	584	588	588
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	476	558	568	568
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	891	956	956
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,120

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX		5	10	15	15	15
7. 2018.....	XXX	XXX	XXX	XXX	XXX	8	33	56	56	56
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	48	114	114	115
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	87	91
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	38
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX	1	2					
6. 2017.....	XXX	XXX	XXX	XXX	11	3				
7. 2018.....	XXX	XXX	XXX	XXX	XXX	35	7	8	8	8
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	73	44	48	50
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	635	702	719
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,052	2,339
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,312

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX	1	2	2	4	6	6	6
6. 2017.....	XXX	XXX	XXX	XXX	11	17	31	48	48	48
7. 2018.....	XXX	XXX	XXX	XXX	XXX	76	123	199	199	199
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	197	340	344	349
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	804	889	911
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,104	2,412
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,328

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

N O N E

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....				1	1	2	7	1		4
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		6	6
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	13
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....			64	67	57	56	49	49	52	49
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2		
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	19
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....			68	11	12	7	12	5	14	14
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	7	7
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	37
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1	3	3	3
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	10	15
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	17
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

SECTION 2B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	5	8	6	4
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	18	5
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	43
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144

SECTION 3B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	9	19	19	19
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	59	70
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	148	188
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	263

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE**

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX			1	1
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		6
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX		1		
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	2
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	5
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX		1	2	2
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3	4
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	13
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX	8	8	9	9	9	9	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	580	579	580	580	580	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,568	2,158	1,559	1,544	(15)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,971	7,153	6,909	(245)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,869	26,167	298
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,184	43,184
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,222
13. Earned Premiums (Sch P-Pt. 1)					8	580	1,567	7,562	25,452	43,223	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX	8	8	8	8	8	8	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	522	521	522	522	522	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,412	1,943	1,403	1,390	(13)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,274	6,438	6,218	(220)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,282	23,551	268
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,865	38,865
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,900
13. Earned Premiums (Sch P-Pt. 1)					8	522	1,411	6,806	22,906	38,900	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX	586	679	686	677	675	675	676	
6. 2017.....	XXX	XXX	XXX	XXX	4,225	4,568	4,500	4,495	4,498	4,501	2
7. 2018.....	XXX	XXX	XXX	XXX	XXX	9,825	12,558	12,828	12,823	12,793	(30)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	17,115	29,866	29,640	29,583	(57)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,064	25,764	27,988	2,224
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,274	98,857	38,583
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,161	72,161
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,883
13. Earned Premiums (Sch P-Pt. 1)				586	4,319	10,174	19,771	34,078	64,746	112,884	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....			749								
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX	528	611	618	609	607	608	608	
6. 2017.....	XXX	XXX	XXX	XXX	3,803	4,111	4,050	4,046	4,048	4,051	2
7. 2018.....	XXX	XXX	XXX	XXX	XXX	8,842	11,302	11,545	11,541	11,514	(27)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	15,404	26,880	26,676	26,625	(52)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,960	23,190	25,192	2,002
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,249	88,973	34,724
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,950	64,950
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101,599
13. Earned Premiums (Sch P-Pt. 1)			749	528	3,887	9,157	17,795	30,672	58,274	101,600	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX	24	24	24	24	24	24	24	
6. 2017.....	XXX	XXX	XXX	XXX	176	176	176	176	176	176	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	810	908	906	906	906	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	4,512	8,649	8,638	8,641	2
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,783	9,728	9,737	8
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,934	63,974	26,040
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,130	44,130
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,180
13. Earned Premiums (Sch P-Pt. 1)				24	176	810	4,609	13,919	37,868	70,180	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX	22	22	22	22	22	22	22	
6. 2017.....	XXX	XXX	XXX	XXX	159	158	158	158	158	158	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	730	817	816	816	816	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	4,063	7,769	7,759	7,761	2
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,831	8,782	8,789	7
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,175	57,633	23,458
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,754	39,754
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,221
13. Earned Premiums (Sch P-Pt. 1)				22	159	729	4,151	12,537	34,116	63,221	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE
SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX	2	2	2	2	2	2	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	21	27	27	27	27	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	149	398	219	214	(4)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,150	1,284	1,265	(20)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,148	6,180	1,032
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,794	14,794
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,802
13. Earned Premiums (Sch P-Pt. 1)					2	21	155	1,399	5,103	15,802	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....			35,906								
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX	2	2	2	2	2	2	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	19	24	24	24	24	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	134	359	197	193	(4)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,035	1,156	1,138	(18)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,633	5,562	928
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,315	13,315
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,221
13. Earned Premiums (Sch P-Pt. 1)			35,906		2	19	140	1,259	4,593	14,221	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX			36	36	36	36	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX		451	1,404	1,404	1,404	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,721	3,780	3,833	53	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,714	24,257	9,544	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,658	14,658	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,255	
13. Earned Premiums (Sch P-Pt. 1)								487	4,674	14,773	24,254	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX			33	33	33	33	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX		406	1,263	1,264	1,264	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,349	3,402	3,450	47	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,242	21,832	8,589	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,192	13,192	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,828	
13. Earned Premiums (Sch P-Pt. 1)								438	4,207	13,296	21,829	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE
SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	8	21	8	6	(2)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	49	46	(3)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	188	(43)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,338	1,338
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,290
13. Earned Premiums (Sch P-Pt. 1)							8	52	228	1,291	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	7	19	7	5	(2)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	44	41	(3)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208	170	(38)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,205	1,205
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,162
13. Earned Premiums (Sch P-Pt. 1)							7	47	205	1,162	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE
SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/ Medical						
3. Commercial Auto/Truck Liability/ Medical	6,973			5,056		
4. Workers' Compensation	11,664			14,090		
5. Commercial Multiple Peril	9,246			8,555		
6. Medical Professional Liability - Occurrence						
7. Medical Professional Liability - Claims - Made						
8. Special Liability	6			21		
9. Other Liability - Occurrence	1,402			2,359		
10. Other Liability - Claims-Made	2,479			2,920		
11. Special Property	1,323			1,325		
12. Auto Physical Damage	1,859			1,381		
13. Fidelity/Surety						
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	153			216		
20. Products Liability - Claims-Made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Totals	35,105			35,924		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

N O N E

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical	6,973			5,056		
4. Workers' Compensation	11,664			14,090		
5. Commercial Multiple Peril	9,246			8,555		
6. Medical Professional Liability - Occurrence						
7. Medical Professional Liability - Claims - Made						
8. Special Liability	6			21		
9. Other Liability - Occurrence	1,402			2,359		
10. Other Liability - Claims-Made	2,479			2,920		
11. Special Property	1,323			1,325		
12. Auto Physical Damage	1,859			1,381		
13. Fidelity/Surety						
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	153			216		
20. Products Liability - Claims-Made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Totals	35,105			35,924		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

N O N E

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No []
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2013		
1.603	2014		
1.604	2015		
1.605	2016		
1.606	2017		
1.607	2018		
1.608	2019		
1.609	2020		
1.610	2021		
1.611	2022		
1.612	Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars)
- 5.1 Fidelity
- 5.2 Surety

6. Claim count information is reported per claim or per claimant (Indicate which) per claimant.....
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 (An extended statement may be attached.)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	L	1,733,064	1,398,369	199,763	730,702	1,320,763	1,566	
2. Alaska	AK	L	295,495	239,175		10,931	130,298	27	
3. Arizona	AZ	L	7,976,527	6,159,648	2,555,302	3,452,931	6,223,780	4,688	
4. Arkansas	AR	L	785,058	617,020	23,540	295,714	535,621	721	
5. California	CA	L	59,475,935	44,872,129	7,069,826	21,154,519	39,685,730	32,796	
6. Colorado	CO	L	8,057,060	5,916,176	3,491,502	5,579,816	4,860,110	4,100	
7. Connecticut	CT	L	4,970,423	3,940,186	789,729	1,305,719	5,368,943	4,504	
8. Delaware	DE	L	813,455	619,776	202,878	250,139	496,051	413	
9. District of Columbia	DC	L	323,755	335,814	13,369	38,538	444,973	(143)	
10. Florida	FL	L	44,596,090	29,204,623	5,197,933	18,962,808	24,678,205	21,310	
11. Georgia	GA	L	20,956,050	19,657,930	6,582,424	13,479,131	17,585,031	11,648	
12. Hawaii	HI	L	481,667	376,913	72,103	(181,756)	211,460	329	
13. Idaho	ID	L	922,502	709,809	81,382	187,841	399,308	528	
14. Illinois	IL	L	11,407,312	10,163,297	2,017,510	5,584,009	12,508,141	6,227	
15. Indiana	IN	L	4,592,905	3,797,441	910,040	2,601,624	3,000,725	6,034	
16. Iowa	IA	L	1,221,149	937,651	357,307	309,948	803,371	620	
17. Kansas	KS	L	2,179,766	1,507,808	470,551	972,313	1,456,568	1,754	
18. Kentucky	KY	L	950,192	816,864	92,224	43,623	551,960	505	
19. Louisiana	LA	L	4,421,924	2,987,119	692,916	1,289,302	2,366,144	1,241	
20. Maine	ME	L	299,242	214,160	1,475	20,234	113,306	196	
21. Maryland	MD	L	5,923,129	5,532,121	664,617	1,752,565	5,917,298	4,754	
22. Massachusetts	MA	L	6,103,608	5,133,754	1,628,141	3,206,881	4,843,020	5,066	
23. Michigan	MI	L	4,325,400	3,200,103	851,670	1,919,015	3,650,515	6,070	
24. Minnesota	MN	L	2,030,114	1,651,811	258,979	651,958	1,197,410	2,115	
25. Mississippi	MS	L	1,287,441	1,059,696	143,172	503,762	868,664	2,122	
26. Missouri	MO	L	6,225,871	4,765,919	869,404	2,843,199	4,543,253	4,185	
27. Montana	MT	L	407,046	340,532	24,292	64,742	190,169	98	
28. Nebraska	NE	L	1,658,870	1,372,707	570,443	1,011,127	1,777,522	1,099	
29. Nevada	NV	L	3,165,868	2,455,200	983,900	1,670,869	1,939,325	1,500	
30. New Hampshire	NH	L	982,542	775,232	9,294	206,870	565,204	922	
31. New Jersey	NJ	L	17,562,000	13,617,279	3,309,191	8,469,991	14,166,546	14,040	
32. New Mexico	NM	L	759,615	564,263	51,378	108,414	368,723	686	
33. New York	NY	L	28,345,809	26,351,168	8,842,031	20,314,280	32,495,179	41,018	
34. North Carolina	NC	L	11,030,843	8,549,749	1,104,693	4,323,969	7,473,658	13,115	
35. North Dakota	ND	L	31,730	27,562		2,658	248,165	7	
36. Ohio	OH	L	3,614,897	2,248,909	1,833,161	2,985,294	1,892,050	3,479	
37. Oklahoma	OK	L	2,221,167	2,012,336	376,916	157,662	1,862,908	610	
38. Oregon	OR	L	2,232,249	1,628,984	344,992	972,506	1,751,512	547	
39. Pennsylvania	PA	L	13,646,283	11,551,772	3,894,105	8,104,757	13,509,985	11,801	
40. Rhode Island	RI	L	378,121	274,305	2,736	55,622	167,141	358	
41. South Carolina	SC	L	11,255,810	9,520,385	2,140,574	4,599,850	9,717,974	7,065	
42. South Dakota	SD	L	139,486	134,694	28,098	22,501	79,009	14	
43. Tennessee	TN	L	6,218,636	4,718,297	1,325,576	3,386,695	4,277,683	4,140	
44. Texas	TX	L	38,572,006	34,307,778	12,239,994	23,608,156	49,113,347	18,406	
45. Utah	UT	L	1,430,752	1,116,949	500,204	937,377	1,267,736	281	
46. Vermont	VT	L	196,012	245,510	13,547	17,612	143,040	249	
47. Virginia	VA	L	5,828,503	4,781,457	964,889	2,375,474	3,858,235	6,744	
48. Washington	WA	L	2,041,847	1,612,596	522,982	776,149	2,516,097	2,160	
49. West Virginia	WV	L	309,666	274,509	8,669	71,081	562,793	201	
50. Wisconsin	WI	L	2,903,403	2,472,278	800,343	1,722,087	1,752,672	707	
51. Wyoming	WY	L	81,570	54,879		12,009	30,351	42	
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	L							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX					1		
59. Totals	XXX		357,369,865	286,824,642	75,129,765	172,943,218	295,487,673	252,665	
DETAILS OF WRITE-INS									
58001. United Kingdom		XXX					1		
58002.		XXX							
58003.		XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX					1		

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 52
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....
- 6. N - None of the above - Not allowed to write business in the state... 5

(b) Explanation of basis of allocation of premiums by states, etc.

Inland Marine, Earthquake, Workers' Compensation, Products Liability - by address of the assured or the state in which coverage is applicable.

Commercial Multi Peril, Allied Lines, Boiler and Machinery - by location of risks.

Auto Liability, Auto Physical Damage - where the vehicle is principally garaged, or by the address of the assured or in the state in which coverage is applicable.

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT						
59. Total							

NONE

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP**

PART 1 – ORGANIZATIONAL CHART

Please see insert

SCHEDULE Y
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
12640	20-5101850	AHL RE LLC							*			(3,429,263)
42390	23-2240321	AMGUARD Insurance Company							*			831,368,967
13795	27-2949746	AtPro RRG Reciprocal Risk Retention Group										20,053,153
16495	83-1551360	AzGUARD Insurance Company									(11,400,000)	91,221,171
13070	36-4671511	BDT 1-A Plum Corp.	(11,400,000)									475,000
10391	26-1599479	Berkshire Hathaway Assurance Corporation										525,522,098
	51-0400307	Berkshire Hathaway Direct Insurance Company										1,406,922,047
00000	AA-1780051	Berkshire Hathaway European Ins										(229,481,349)
20044	47-0529945	Designated Activity Company		110,384,952								7,119,637,402
00000	47-0813844	Berkshire Hathaway Homestate Insurance Company	(240,000,000)		8,422,679,184					(5,723,939,193)		1,962,847,190
00000	98-0413928	Berkshire Hathaway International Insurance Limited	4,420,897,411									7,805,971,925
62345	47-0766667	Berkshire Hathaway Life Insurance Company of Nebraska	(925,000,000)	(125,000,000)								3,614,071,580
22276	63-0202590	Berkshire Hathaway Specialty Insurance Company		(550,000,000)								5,303,041,782
00000	47-0807566	BH Columbia Inc.	5,303,041,782									(10,750,000,000)
00000	47-0829238	BH Finance LLC	(10,750,000,000)									125,000,000
14939	90-0914085	BHG Life Insurance Company		125,000,000								1,404,706
11014	39-1981312	BHFC Special Risks Insurance Company										(9,674,007,401)
00000	37-1838540	BIFCO, LLC		1,000,000								1,000,000
00000	52-2060649	British Insurance Company of Cayman										(7,910)
00000	27-1754839	Burlington Northern Santa Fe, LLC	(5,000,000,000)									4,207,690
00000	98-0373231	Burlington Northern Santa Fe Insurance Company, Ltd.										118,966,232
10472	39-0971527	Calpe Insurance Company Limited										62,842,858
10328	39-0988659	Capitol Indemnity Corporation										275,682,352
34274	47-0591908	Capitol Specialty Insurance Corporation										2,613,429
27812	47-0530077	Central States Indemnity Co. of Omaha										(3,373,860,141)
35939	84-0769120	Columbia Insurance Company	5,988,315,559	(1,000,000)	2,709,251,902						8,696,567,461	125,942,105
13027	84-0769120	Continental Divide Insurance Company										301,625,066
82880	86-0287520	Covington Specialty Insurance Company										103,570,709
10855	95-6042929	CSI Life Insurance Company	9,512,616								9,512,616	6,364,376
00000	43-2094256	Cypress Insurance Company	(1,016,532)								(1,016,532)	6,364,376
14702	01-0125870	Douglas Building, LLC							*			210,675,545
		EastGUARD Insurance Company										1,609,721
		El Sol Del Paraguay Compania De Seguros Y Reaseguros										152,950,403
35157	13-3333610	Fair American Insurance and Reinsurance Company										50,001,827
15201	46-1213970	Fair American Select Insurance Company										

**SCHEDULE Y
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	06-1026471	Faraday Underwriting Limited										8,670,674
39136	06-1325038	Finial Reinsurance Company										(114,676,910)
11591	91-1933661	First Berkshire Hathaway Life Insurance Company										386,934,049
14138	45-2524450	ÆIC0 Advantage Insurance Company										760,311,016
41491	52-1264413	ÆIC0 Casualty Company										3,257,879,959
14139	45-2524467	ÆIC0 Choice Insurance Company										418,581,309
00000	52-1135801	ÆIC0 Corporation	3,250,000,000	(3,250,000,000)								
29181	74-6061214	ÆIC0 County Mutual Insurance Company										1,914,050,881
35882	75-1588101	ÆIC0 General Insurance Company										10,479,501,319
22055	52-0794134	ÆIC0 Indemnity Company	(967,311,111)								(967,311,111)	3,278,053,286
00000	52-1168724	ÆIC0 Insurance Agency, LLC	(275,000,000)								(275,000,000)	
37923	52-1658500	ÆIC0 Marine Insurance Company										251,269,703
14137	45-2524492	ÆIC0 Secure Insurance Company		3,250,000,000							3,250,000,000	1,176,392,022
27863	75-6021171	ÆIC0 Texas County Mutual Insurance Company										405,159,277
00000	06-1026471	General Re Corporation	125,000,000								125,000,000	
86258	13-2572994	General Re Life Corporation										1,650,580,349
00000		General Reinsurance Africa LTD										224,896,540
00000	AA-1340145	General Reinsurance AG										4,152,359,571
00000	AA-1930285	General Reinsurance Australia Ltd	(22,408,450)								(22,408,450)	122,068,000
	AA-1930033	General Reinsurance Life Australia Ltd	(86,491,550)								(86,491,550)	652,975,701
22039	13-2673100	General Reinsurance Corporation										4,786,955,000
37362	06-0876629	General Star Indemnity Company										785,670,000
11967	13-1958482	General Star National Insurance Company	(16,100,000)								(16,100,000)	79,641,000
36962	06-1024360	Genesis Insurance Company										129,430,403
22063	53-0075853	Government Employees Insurance Company	(2,975,000,000)		4,328,030,485						1,353,030,485	373,724,723
	06-1293360	Hawthorn Life International, Ltd.	(127,500,000)								(127,500,000)	
97764	06-1053475	Idealife Insurance Company										23,984,235
00000	AA-1120840	Kyoei Fire & Marine Insurance Co. Limited										
33138	73-0994137	Landmark American Insurance Company										72,305
13589	26-4202047	MedPro RRG Risk Retention Group										2,010,550,856
34231	14-1584861	MLMFC Insurance Company										949,295,995
26522	23-1575334	Mount Vernon Fire Insurance Company										2,845,007,223
14420	45-5343535	Mount Vernon Specialty Insurance Company										176,353,034
20079	47-6021331	National Fire & Marine Insurance Company	(382,846,947)								(382,846,947)	3,641,470
20087	47-0355979	National Indemnity Company	3,412,847,883	439,615,048	(15,459,961,571)					5,723,939,193	(5,883,559,447)	872,456,104
20060	41-0971481	National Indemnity Company of Mid-America										(51,286,803,561)
42137	59-2266845	National Indemnity Company of the South										38,405,761
20052	36-2403971	National Liability & Fire Insurance Company	4,756,308								4,756,308	4,963,324
31470	23-2459204	NorGUARD Insurance Company							*			507,783,147
00000		NRG Victory Reinsurance Limited										970,040,280
												105,939,569

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
34630	47-0762702	Oak River Insurance Company										18,685,010
37060	48-0884451	Old United Casualty Company										588,233
18619	56-0997453	Platte River Insurance Company										6,191,662
39594	73-1086591	PLICO, Inc.										86,819,050
42226	22-2386692	Princeton Insurance Company										893,713,773
15756	47-2408195	Radnor Specialty Insurance Company										3,884,646
11673	47-0530076	Redwood Fire and Casualty Insurance Company										(166,382,500)
00000	01-0788257	RSUI Group, Inc.	(137,000,000)								(137,000,000)	
22314	16-0366830	RSUI Indemnity Company	240,500,000								240,500,000	
00000	AA-1121575	Tenecom Limited	(240,500,000)								(240,500,000)	
00000	AA-1120290	The British Aviation Insurance Company Limited										320,107,524
00000	47-2406392	The Duracell Company	(281,949,536)								(281,949,536)	65,462
11843	35-0506406	The Medical Protective Company	(290,193,333)								(290,193,333)	1,826,942,956
00000	80-0795986	Transatlantic Holdings, Inc.	150,000,000								150,000,000	
19453	13-5616275	Transatlantic Reinsurance Company	(150,000,000)								(150,000,000)	(1,424,062,381)
00000	AA-1120077	Transfercom Limited										221,746,355
	AA-1120159	Transre Europe SA										228,111,551
	AA-1370051	Transre London Limited										629,554,626
	AA-8230011	TrelMCo Limited										156,571,298
00000	95-4834036	U.S. Investment Corporation	50,018,000								50,018,000	40,057,416
35416	23-2049904	U.S. Underwriters Insurance Company										
25895	23-1383373	United States Liability Insurance Company	(50,018,000)								(50,018,000)	485,824,703
00000	47-2207326	Vantage Reinsurance, LLC										
00000	47-2138469	VT Insurance Acquisition Sub Inc.	(25,154,100)								(25,154,100)	(588,233)
32280	95-4077789	Wellfleet Insurance Company										
20931	13-2668999	Wellfleet New York Insurance Company										317,095,554
11981	06-1678760	WestGUARD Insurance Company										164,183,901
		Difference Due to Differences in Reserve Methods							*			104,892,784
9999999	Control Totals								XXX			1,464,727,252

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control Affiliation of Column 5 Over Column 6 (Yes/No)
AHL Re LLC	Allieghany Insurance Holdings LLC	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
National Fire & Marine Insurance Company	Berkshire Hathaway Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
National Indemnity Company	Berkshire Hathaway Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
National Liability & Fire Insurance Company	Berkshire Hathaway Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
BHG Life Insurance Company	Berkshire Hathaway Life Insurance Company of Nebraska	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
First Berkshire Hathaway Life Insurance Company	Berkshire Hathaway Life Insurance Company of Nebraska	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Columbia Insurance Company	BH Columbia Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Santa Fe Pacific Insurance Company	BNSF Railway Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO Marine Insurance Company	Boat America Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Capitol Specialty Insurance Corporation	Capitol Indemnity Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Platte River Insurance Company	Capitol Indemnity Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Capitol Indemnity Corporation	CapSpecialty, Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
CSI Life Insurance Company	Central States Indemnity Co. of Omaha	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Central States Indemnity Co. of Omaha	Central States of Omaha Companies, Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Berkshire Hathaway Assurance Corporation	Columbia Insurance Company	51.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Berkshire Hathaway Direct Insurance Company	Columbia Insurance Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Finial Reinsurance Company	Finial Holdings, Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO Advantage Insurance Company	GEICO Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO Choice Insurance Company	GEICO Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO County Mutual Insurance Company	GEICO Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO Indemnity Company	GEICO Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO Secure Insurance Company	GEICO Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO Texas County Mutual Insurance Company	GEICO Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Government Employees Insurance Company	Not applicable - Mutual Company		No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO Casualty Company	GEICO Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
General Reinsurance Corporation	General Re Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Idealife Insurance Company	General Re Life Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
General Star Indemnity Company	General Reinsurance Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
General Star National Insurance Company	General Reinsurance Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Genesis Insurance Company	General Reinsurance Corporation	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
GEICO General Insurance Company	Government Employees Insurance Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
AttPro PRG Reciprocal Risk Retention Group	MedPro Group Inc	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
MedPro PRG Risk Retention Group	MedPro Group Inc	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
PLICO, Inc.	MedPro Group Inc	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Princeton Insurance Company	MedPro Group Inc	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
The Medical Protective Company	MedPro Group Inc	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Wellfleet Insurance Company	MedPro Group Inc	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Wellfleet New York Insurance Company	MedPro Group Inc	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
U.S. Underwriters Insurance Company	Mount Vernon Fire Insurance Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Rador Specialty Insurance Company	Mount Vernon Specialty Insurance Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Berkshire Hathaway Assurance Corporation	National Indemnity Company	49.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control Affiliation of Column 5 Over Column 6 (Yes/No)
Berkshire Hathaway Homestate Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Berkshire Hathaway Life Insurance Company of Nebraska	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Berkshire Hathaway Specialty Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
BHC Special Risks Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Continental Divide Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Cypress Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
MLMIC Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
National Indemnity Company of Mid-America	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
National Indemnity Company of the South	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Oak River Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Redwood Fire and Casualty Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
WestGUARD Insurance Company	National Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
RSUI Indemnity Company	RSUI Group, Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Covington Specialty Insurance Company	RSUI Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Landmark American Insurance Company	RSUI Indemnity Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Transatlantic Reinsurance Company	Transatlantic Holdings, Inc.	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Fair American Insurance and Reinsurance Company	Transatlantic Reinsurance Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No
Fair American Select Insurance Company	Transatlantic Reinsurance Company	100.000	No	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	No

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	<u>Responses</u>
MARCH FILING	
1. Will an actuarial opinion be filed by March 1?	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	YES
APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6. Will Management's Discussion and Analysis be filed by April 1?	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS






The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?	NO
APRIL FILING	
28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	YES
34. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	NO
35. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	YES
36. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING	
37. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

Explanations:

- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 21.
- 22.
- 24.
- 25.
- 26.
- 27.
- 28.
- 29.
- 30.
- 31.
- 32.
- 34.
- 36.
- 37.

Bar Codes:

11. SIS Stockholder Information Supplement [Document Identifier 420]	
12. Financial Guaranty Insurance Exhibit [Document Identifier 240]	
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
14. Supplement A to Schedule T [Document Identifier 455]	
15. Trusteed Surplus Statement [Document Identifier 490]	
16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	
17. Reinsurance Summary Supplemental Filing [Document Identifier 401]	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18. Medicare Part D Coverage Supplement [Document Identifier 365]



21. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]



22. Bail Bond Supplement [Document Identifier 500]



24. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



25. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



26. Relief from the Requirements for Audit Committees [Document Identifier 226]



27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]



28. Credit Insurance Experience Exhibit [Document Identifier 230]



29. Long-Term Care Experience Reporting Forms [Document Identifier 306]



30. Accident and Health Policy Experience Exhibit [Document Identifier 210]



31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



32. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



34. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]



36. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]



37. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	5,235,145	1.915	5,235,145		5,235,145	1.915
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed		0.000				0.000
1.06 Industrial and miscellaneous		0.000				0.000
1.07 Hybrid securities		0.000				0.000
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans		0.000				0.000
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	5,235,145	1.915	5,235,145		5,235,145	1.915
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	141,179,385	51.652	141,179,385		141,179,385	51.655
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks	141,179,385	51.652	141,179,385		141,179,385	51.655
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages		0.000				0.000
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale	16,364	0.006				0.000
5.04 Total real estate	16,364	0.006				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	24,736,105	9.050	24,736,105		24,736,105	9.051
6.02 Cash equivalents (Schedule E, Part 2)	52,917,368	19.361	52,917,368		52,917,368	19.362
6.03 Short-term investments (Schedule DA)	49,241,500	18.016	49,241,500		49,241,500	18.017
6.04 Total cash, cash equivalents and short-term investments	126,894,973	46.426	126,894,973		126,894,973	46.429
7. Contract loans		0.000				0.000
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	273,325,867	100.000	273,309,503		273,309,503	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	16,364
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	
	3.2 Totals, Part 3, Column 11	
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	
	6.2 Totals, Part 3, Column 13	
7.	Deduct current year's other than temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	
	7.2 Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	
	8.2 Totals, Part 3, Column 9	
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	16,364
10.	Deduct total nonadmitted amounts	16,364
11.	Statement value at end of current period (Line 9 minus Line 10)	

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	
	2.2 Additional investment made after acquisition (Part 2, Column 8)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	
	3.2 Totals, Part 3, Column 11	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9	
	5.2 Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column 8	
8.	Deduct amortization of premium and mortgage interest points and commitment fees	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13	
	9.2 Totals, Part 3, Column 13	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11	
	10.2 Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	147,639,090
2.	Cost of bonds and stocks acquired, Part 3, Column 7	59,992,569
3.	Accrual of discount	
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	(26,849,515)
	4.4. Part 4, Column 11	(17,688,742)
		(44,538,257)
5.	Total gain (loss) on disposals, Part 4, Column 19	16,362,258
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	33,022,446
7.	Deduct amortization of premium	18,684
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	146,414,530
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	146,414,530

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
Description					
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	5,235,146	4,980,762	5,265,677	5,220,000
	2. Canada				
	3. Other Countries				
	4. Totals	5,235,146	4,980,762	5,265,677	5,220,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	5,235,146	4,980,762	5,265,677	5,220,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	141,179,385	141,179,385	107,976,405	
	21. Canada				
	22. Other Countries				
	23. Totals	141,179,385	141,179,385	107,976,405	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	141,179,385	141,179,385	107,976,405	
	26. Total Stocks	141,179,385	141,179,385	107,976,405	
	27. Total Bonds and Stocks	146,414,531	146,160,147	113,242,082	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	50,683,779	3,792,867				XXX	54,476,646	100.0	5,253,829	100.0	54,476,646	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	50,683,779	3,792,867				XXX	54,476,646	100.0	5,253,829	100.0	54,476,646	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1						XXX						
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1						XXX						
6.2 NAIC 2						XXX						
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals						XXX						
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX		XXX	XXX	XXX		
11.2 NAIC 2						XXX		XXX	XXX	XXX		
11.3 NAIC 3						XXX		XXX	XXX	XXX		
11.4 NAIC 4						XXX		XXX	XXX	XXX		
11.5 NAIC 5						XXX		XXX	XXX	XXX		
11.6 NAIC 6						XXX		XXX	XXX	XXX		
11.7 Totals						XXX		XXX	XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 50,683,779	3,792,867					54,476,646	100.0	XXX	XXX	54,476,646	
12.2 NAIC 2	(d)								XXX	XXX		
12.3 NAIC 3	(d)								XXX	XXX		
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)								XXX	XXX		
12.7 Totals	50,683,779	3,792,867					54,476,646	100.0	XXX	XXX	54,476,646	
12.8 Line 12.7 as a % of Col. 7	93.0	7.0					100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.1 NAIC 1		5,253,829					XXX	XXX	5,253,829	100.0	5,253,829	
13.2 NAIC 2							XXX	XXX				
13.3 NAIC 3							XXX	XXX				
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX				
13.6 NAIC 6							XXX	XXX				
13.7 Totals		5,253,829					XXX	XXX	5,253,829	100.0	5,253,829	
13.8 Line 13.7 as a % of Col. 9		100.0					XXX	XXX	100.0	XXX	100.0	
14. Total Publicly Traded Bonds												
14.1 NAIC 1	50,683,779	3,792,867					54,476,646	100.0	5,253,829	100.0	54,476,646	XXX
14.2 NAIC 2												XXX
14.3 NAIC 3												XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	50,683,779	3,792,867					54,476,646	100.0	5,253,829	100.0	54,476,646	XXX
14.8 Line 14.7 as a % of Col. 7	93.0	7.0					100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	93.0	7.0					100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1												
15.2 NAIC 2												
15.3 NAIC 3												
15.4 NAIC 4												
15.5 NAIC 5												
15.6 NAIC 6												
15.7 Totals												
15.8 Line 15.7 as a % of Col. 7												
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12												

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	50,683,779	3,792,867				XXX	54,476,646	100.0	5,253,829	100.0	54,476,646	
1.02 Residential Mortgage-Backed Securities						XXX						
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	50,683,779	3,792,867				XXX	54,476,646	100.0	5,253,829	100.0	54,476,646	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX						
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities						XXX						
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals						XXX						
6. Industrial and Miscellaneous												
6.01 Issuer Obligations						XXX						
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities						XXX						
6.05 Totals						XXX						
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX				XXX			
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX			XXX	XXX		
12. Total Bonds Current Year												
12.01 Issuer Obligations	50,683,779	3,792,867				XXX	54,476,646	100.0	XXX	XXX	54,476,646	
12.02 Residential Mortgage-Backed Securities						XXX			XXX	XXX		
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	50,683,779	3,792,867				XXX	54,476,646	100.0	XXX	XXX	54,476,646	
12.10 Line 12.09 as a % of Col. 7	93.0	7.0					100.0		XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.01 Issuer Obligations		5,253,829				XXX	XXX	XXX	5,253,829	100.0	5,253,829	
13.02 Residential Mortgage-Backed Securities						XXX						
13.03 Commercial Mortgage-Backed Securities						XXX						
13.04 Other Loan-Backed and Structured Securities						XXX						
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX						
13.06 Affiliated Bank Loans						XXX						
13.07 Unaffiliated Bank Loans						XXX						
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX
13.09 Totals		5,253,829				XXX	XXX	XXX	5,253,829	100.0	5,253,829	
13.10 Line 13.09 as a % of Col. 9		100.0							XXX	XXX	100.0	
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	50,683,779	3,792,867				XXX	54,476,646	100.0	5,253,829	100.0	54,476,646	XXX
14.02 Residential Mortgage-Backed Securities						XXX						XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX						XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		XXX
14.09 Totals	50,683,779	3,792,867				XXX	54,476,646	100.0	5,253,829	100.0	54,476,646	XXX
14.10 Line 14.09 as a % of Col. 7	93.0	7.0					100.0		XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	93.0	7.0					100.0		XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations						XXX					XXX	
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX					XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX	XXX	XXX
15.09 Totals						XXX					XXX	XXX
15.10 Line 15.09 as a % of Col. 7								XXX		XXX	XXX	XXX
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12								XXX		XXX	XXX	XXX

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired	48,877,667	48,877,667			
3. Accrual of discount	363,834	363,834			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals					
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	49,241,501	49,241,501			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	49,241,501	49,241,501			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment.

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	64,002,085		64,002,085	
2. Cost of cash equivalents acquired	793,827,726		793,827,726	
3. Accrual of discount				
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	804,912,443		804,912,443	
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other than temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	52,917,368		52,917,368	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	52,917,368		52,917,368	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code by the reporting entity	3 Location		4 State	5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	11 Current Year's Depreciation	12 Current Year's Other-Than-Temporary Impairment Recognized	13 Current Year's Change in Encumbrances	14 Total Change in Book/Adjusted Carrying Value (13-11-12)	15 Total Foreign Exchange Change in Book/Adjusted Carrying Value	16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs and Expenses Incurred	
		3 City	3 County															
0399999. Total Property occupied by the reporting entity Land - Undeveloped		Winston Salem		NC	09/01/1995	12/17/1992	16,364		16,364	16,364								
0599999. Properties held for sale																		
0699999 - Totals							16,364		16,364	16,364								

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	3			4			5			6			7			8			9			10			11			12			13			14			15			16			17			18			19			20			21			22		
		CUSIP Identification	Description	Code	Char	Bond	Modifier	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/Decrease	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Contractual Maturity Date																																					
91282-12-6	UNITED STATES TREASURY NOTE				1.A		30,836	.97,5160	29,255	30,000	30,258			(345)				.0.220 MS		105	413	04/28/2021	09/30/2023																																						
91282-12-6	UNITED STATES TREASURY NOTE				1.A		1,438,018	.97,5160	1,365,219	1,400,000	1,412,021			(16,117)				.0.220 MS		4,918	19,250	04/28/2021	09/30/2023																																						
91282-BV-2	UNITED STATES TREASURY NOTE				1.A		3,795,823	.94,6250	3,586,288	3,790,000	3,792,867			(2,221)				.0.316 AD		3,046	14,213	09/01/2021	04/15/2024																																						
0019999999	Subtotal - U.S. Governments - Issuer Obligations						5,265,677	XXX	4,980,762	5,220,000	5,235,146			(18,684)				XXX		8,069	33,876	XXX	XXX																																						
0109999999	Total - U.S. Government Bonds						5,265,677	XXX	4,980,762	5,220,000	5,235,146			(18,684)				XXX		8,069	33,876	XXX	XXX																																						
0309999999	Total - All Other Government Bonds							XXX										XXX				XXX	XXX																																						
0509999999	Total - U.S. States, Territories and Possessions Bonds							XXX										XXX				XXX	XXX																																						
0709999999	Total - U.S. Political Subdivisions Bonds							XXX										XXX				XXX	XXX																																						
0909999999	Total - U.S. Special Revenues Bonds							XXX										XXX				XXX	XXX																																						
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							XXX										XXX				XXX	XXX																																						
1309999999	Total - Hybrid Securities							XXX										XXX				XXX	XXX																																						
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							XXX										XXX				XXX	XXX																																						
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						5,265,677	XXX	4,980,762	5,220,000	5,235,146			(18,684)				XXX		8,069	33,876	XXX	XXX																																						
2419999999	Total - Issuer Obligations						5,265,677	XXX	4,980,762	5,220,000	5,235,146			(18,684)				XXX		8,069	33,876	XXX	XXX																																						
2429999999	Total - Residential Mortgage-Backed Securities							XXX										XXX				XXX	XXX																																						
2439999999	Total - Commercial Mortgage-Backed Securities							XXX										XXX				XXX	XXX																																						
2449999999	Total - Other Loan-Backed and Structured Securities							XXX										XXX				XXX	XXX																																						
2459999999	Total - SVO Identified Funds							XXX										XXX				XXX	XXX																																						
2469999999	Total - Affiliated Bank Loans							XXX										XXX				XXX	XXX																																						
2479999999	Total - Unaffiliated Bank Loans							XXX										XXX				XXX	XXX																																						
2489999999	Total - Unaffiliated Certificates of Deposit							XXX										XXX				XXX	XXX																																						
2509999999	Total Bonds						5,265,677	XXX	4,980,762	5,220,000	5,235,146			(18,684)				XXX		8,069	33,876	XXX	XXX																																						

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	5,235,146	1B		1C	
2A		2B		2C	
3A		3B		3C	
4A		4B		4C	
5A		5B		5C	
6					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing All Preferred Stocks Owned December 31 of Current Year

1	2	3		4	5	6	7	8	9	10		11					19	20	21		
		Code	Description							Foreign	Number of Shares	Par Value Per Share	Rate Per Share	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value				Actual Cost	Declared but Unpaid
NONE																					
4509999999	- Total Preferred Stocks																		XXX	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	\$	1B	\$	1C	\$	1D	\$	1E	\$	1F	\$	1G	\$
1B	\$	2B	\$	2C	\$	3A	\$	3B	\$	3C	\$	4A	\$
1C	\$	4B	\$	4C	\$	5A	\$	5B	\$	5C	\$	6	\$

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	3		4	5	6	7		8	9	10	11	12	13	14		15	16	17	18
		Code	Description				Code	Foreign							Rate Per Share Used to Obtain Fair Value	Book/Adjusted Carrying Value					Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
03783-10-0	APPLE INC				216,000,000	28,064,880	129,930	28,064,880	5,981,321	196,560		(10,280,240)		(10,280,240)			(10,280,240)		11/30/2016	
060505-10-4	BANK OF AMERICA CORPORATION				818,200,000	27,098,784	33,120	27,098,784	19,244,473	703,652		(9,302,934)		(9,302,934)			(9,302,934)		07/20/2020	
060505-10-4	BANK OF AMERICA CORPORATION	SD			31,800,000	1,053,216	33,120	1,053,216	747,952	27,348		(361,566)		(361,566)			(361,566)		07/20/2020	
064038-10-0	BANK OF NEW YORK MELLON CORPORATION				132,000,000	6,008,640	45,520	6,008,640	5,999,690	167,440		(1,657,920)		(1,657,920)			(1,657,920)		02/07/2017	
166764-10-0	CHEVRON CORPORATION				122,350,000	21,960,602	179,490	21,960,602	19,986,719	521,211		1,961,882		1,961,882			1,961,882		04/05/2022	
191216-10-0	THE COCA-COLA COMPANY				181,822,000	11,565,697	63,610	11,565,697	7,640,160	820,007		800,017		800,017			800,017		10/09/2015	
191216-10-0	THE COCA-COLA COMPANY	SD			13,178,000	838,253	63,610	838,253	553,740	23,183		57,983		57,983			57,983		10/09/2015	
379598-10-2	GLOBE LIFE INC				135,000,000	16,274,250	120,550	16,274,250	7,816,500	110,700		3,622,050		3,622,050			3,622,050		10/09/2015	
570585-10-4	MARKEL CORPORATION				14,550,000	19,169,480	1,317,490	19,169,480	19,996,445			(826,966)		(826,966)			(826,966)		03/16/2022	
92556H-20-6	PARAMOUNT GLOBAL - CLASS B				541,800,000	9,145,584	16,880	9,145,584	19,897,405	130,032		(10,851,821)		(10,851,821)			(10,851,821)		03/18/2022	
5019999999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					141,179,386	XXX	141,179,386	107,976,405	130,032		(26,849,515)		(26,849,515)			(26,849,515)		XXX	XXX
5109999999	Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)					141,179,386	XXX	141,179,386	107,976,405	130,032		(26,849,515)		(26,849,515)			(26,849,515)		XXX	XXX
5409999999	Total - Common Stocks - Mutual Funds						XXX												XXX	XXX
5609999999	Total - Common Stocks - Unit Investment Trusts						XXX												XXX	XXX
5809999999	Total - Common Stocks - Closed-End Funds						XXX												XXX	XXX
5979999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates						XXX												XXX	XXX
5989999999	Total Common Stocks					141,179,386	XXX	141,179,386	107,976,405	130,032		(26,849,515)		(26,849,515)			(26,849,515)		XXX	XXX
5999999999	Total Preferred and Common Stocks					141,179,386	XXX	141,179,386	107,976,405	130,032		(26,849,515)		(26,849,515)			(26,849,515)		XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	1A						
1B		2B					
1C			3B				
1D				4B			
1E					5B		
1F						6	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
2509999997. Total - Bonds - Part 3								
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds								
4509999997. Total - Preferred Stocks - Part 3							XXX	
4509999998. Total - Preferred Stocks - Part 5							XXX	
4509999999. Total - Preferred Stocks							XXX	
166764-10-0	CHEVRON CORPORATION		04/05/2022	WALLACBETH CAPITAL LLC	122,350,000	19,989,719		
570535-10-4	MARKEL CORPORATION		03/16/2022	WALLACBETH CAPITAL LLC	14,550,000	19,986,445		
92568H-20-6	PARMOUNT GLOBAL - CLASS B		03/18/2022	WALLACBETH CAPITAL LLC	541,800,000	19,997,405		
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded							XXX	
5989999997. Total - Common Stocks - Part 3						59,992,569	XXX	
5989999998. Total - Common Stocks - Part 5						59,992,569	XXX	
5989999999. Total - Common Stocks						59,992,569	XXX	
5999999999. Total - Preferred and Common Stocks						59,992,569	XXX	
6009999999 - Totals						59,992,569	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	11 Unrealized Valuation Increase/ Decrease	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date		
																					2509999997. Total - Bonds - Part 4	
2509999998. Total - Bonds - Part 5																						XXX
2509999999. Total - Bonds							XXX															XXX
4509999997. Total - Preferred Stocks - Part 4							XXX															XXX
4509999998. Total - Preferred Stocks - Part 5							XXX															XXX
4509999999. Total - Preferred Stocks							XXX															XXX
025816-10-9 ... AMERICAN EXPRESS COMPANY			03/08/2022	NATIONAL TRINITY COMPANY	200,000,000	31,826,000		15,466,000	32,720,000	(17,254,000)			(17,254,000)		15,466,000		16,360,000	16,360,000	86,000		XXX	
902973-30-4 ... US BANCORP			09/26/2022	WILLOCHBETH CAPITAL LLC	29,000,000	1,196,446		1,194,188	1,628,930	(434,742)			(434,742)		1,194,188		2,258	2,258	40,020		XXX	
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded							XXX	16,660,188	34,348,930	(17,688,742)			(17,688,742)		16,660,188		16,362,258	16,362,258	126,020		XXX	
5989999997. Total - Common Stocks - Part 4							XXX	16,660,188	34,348,930	(17,688,742)			(17,688,742)		16,660,188		16,362,258	16,362,258	126,020		XXX	
5989999998. Total - Common Stocks - Part 5							XXX	16,660,188	34,348,930	(17,688,742)			(17,688,742)		16,660,188		16,362,258	16,362,258	126,020		XXX	
5989999999. Total - Common Stocks							XXX	16,660,188	34,348,930	(17,688,742)			(17,688,742)		16,660,188		16,362,258	16,362,258	126,020		XXX	
5999999999. Total - Preferred and Common Stocks																						
6009999999. Totals							XXX	16,660,188	34,348,930	(17,688,742)			(17,688,742)		16,660,188		16,362,258	16,362,258	126,020		XXX	

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	8			9	10	11	12	13	14	15	Interest			20
	2	3					Unrealized Valuation Increase/ (Decrease)	Change in Book/Adjusted Carrying Value	Book/ Adjusted Carrying Value								Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value		Par Value	Actual Cost	Amount Due and Accrued on Bond Current Year Not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
THEASURY BILL			10/31/2022	WELLS FARGO SECURITIES LLC	05/04/2023	49,241,500			363,834			50,000,000	48,877,667				0.000	4.542	N/A	
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	
0109999999	Total - U.S. Government Bonds					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	
0309999999	Total - All Other Government Bonds																XXX	XXX	XXX	
0509999999	Total - U.S. States, Territories and Possessions Bonds																XXX	XXX	XXX	
0709999999	Total - U.S. Political Subdivisions Bonds																XXX	XXX	XXX	
0909999999	Total - U.S. Special Revenues Bonds																XXX	XXX	XXX	
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds																XXX	XXX	XXX	
1309999999	Total - Hybrid Securities																XXX	XXX	XXX	
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds																XXX	XXX	XXX	
1909999999	Subtotal - Unaffiliated Bank Loans					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	
2419999999	Total - Issuer Obligations					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	
2429999999	Total - Residential Mortgage-Backed Securities																XXX	XXX	XXX	
2439999999	Total - Commercial Mortgage-Backed Securities																XXX	XXX	XXX	
2449999999	Total - Other Loan-Backed and Structured Securities																XXX	XXX	XXX	
2459999999	Total - SVO Identified Funds																XXX	XXX	XXX	
2469999999	Total - Affiliated Bank Loans																XXX	XXX	XXX	
2479999999	Total - Unaffiliated Bank Loans					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	
2509999999	Total Bonds					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	
7109999999	Total - Parent, Subsidiaries and Affiliates					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	
7709999999	Totals					49,241,500			363,834			50,000,000	48,877,667				XXX	XXX	XXX	

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A	49,241,500	1B	1C	1D	1E	1F	1G
1B	2A		2B	2C				
1C	3A		3B	3C				
1D	4A		4B	4C				
1E	5A		5B	5C				
1F	6							

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D - Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D - Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Wells Fargo Bank, N.A.		4.150	124,715		24,736,105	XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX	124,715		24,736,105	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX	124,715		24,736,105	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
0599999 Total - Cash	XXX	XXX	124,715		24,736,105	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	14,180,181	4. April.....	10,811,925	7. July.....	9,696,664	10. October.....	4,304,842
2. February.....	14,938,520	5. May.....	15,979,826	8. August.....	16,058,525	11. November...	26,219,800
3. March.....	8,796,328	6. June.....	9,665,994	9. September.....	9,987,049	12. December.....	24,736,105

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
948921-12-6	ALLSPRING GOVT MONEY MARKET FD - SELECT		12/15/2022	4.100		52,317,368	163,623	915,283
8309999999	Subtotal - All Other Money Market Mutual Funds					52,317,368	163,623	915,283
8609999999	Total Cash Equivalents					52,317,368	163,623	915,283

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	\$	1B	\$	1C	\$	1D	\$	1E	\$	1F	\$	1G	\$
2A	\$	2B	\$	2C	\$								
3A	\$	3B	\$	3C	\$								
4A	\$	4B	\$	4C	\$								
5A	\$	5B	\$	5C	\$								
6	\$												

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA	S..... WORKERS COMP BUSINESS			1,891,469	1,891,469
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE	B..... WORKERS COMP BUSINESS			121,030	117,019
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B..... WORKERS COMP BUSINESS			200,151	189,250
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	B..... ADMISSION REQUIREMENTS AND WORKERS COMP			151,288	146,273
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE	B..... SPECIAL-ALL POLICYHOLDERS AND CREDITORS AND ADMISSION REQUIREMENTS	2,884,762	2,734,739		
29. Nevada	NV	B..... ADMISSION REQUIREMENTS AND WORKERS COMP			302,576	292,547
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B..... ADMISSION REQUIREMENTS			330,250	312,263
33. New York	NY					
34. North Carolina	NC	B..... ADMISSION REQUIREMENTS			315,238	298,069
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR	B..... WORKERS COMP BUSINESS AND SURETY BUSINES			395,299	373,769
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI	B..... ADMISSIONS REQUIREMENTS			504,293	487,578
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	2,884,762	2,734,739	4,211,594	4,108,237
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				



SUPPLEMENT FOR THE YEAR 2022 OF THE BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2022
(To Be Filed by March 1)

NAIC Group Code 0031

NAIC Company Code 10391

Company Name BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

Direct Premiums		Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Written	2 Earned	3 Paid	4 Incurred	5 Paid	6 Incurred	7 Claims Made	8 Occurrence
\$ 154,847	\$ 99,058		\$ 41,603		\$ 22,781	%	100.0 %

2. Commercial Multiple Peril (CMP) Packaged Policies

- 2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes [X] No []
 2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes [X] No []
 2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified:.....\$ 104,877
 2.32 Amount estimated using reasonable assumptions:.....\$

2.4 If the answer to question 2.1 is yes, please provide the following:

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$	\$	\$	\$	%	100.0 %