



December 16, 2019

Bruce Byrnes
Berkshire Hathaway Group of Insurance Companies
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RE: Designation of International Insurance Group

Dear Mr. Byrnes:

Pursuant to Neb. Rev. Stat. § 44-2154, an insurance holding company system shall be considered an international insurance group if the holding company system includes an insurer registered under Neb. Rev. Stat. § 44-2132 and:

- 1) The insurance holding company system has premiums written in at least three countries;
- 2) The percentage of gross premiums written outside the United States is at least ten percent of the insurance holding company system's gross written premiums; and
- 3) Based on a three-year rolling average, the total assets of the insurance holding company system are at least fifty billion dollars or the total gross written premiums of the insurance holding company system are at least ten billion dollars.

Berkshire Hathaway, Inc. meets these criteria and is therefore an international insurance group. Neb. Rev. Stat. § 44-2155 sets forth the criteria to consider in determining a group-wide supervisor for international insurance groups. Based on the information available and pursuant to this statute, I have determined that I, as Director of the

Nebraska Department of Insurance, am the appropriate group wide supervisor for the Berkshire Hathaway, Inc. However, prior to making this determination Neb. Rev. Stat. § 44-2155(8) requires you have thirty days to provide any additional information pertinent to this determination. Please provide any relevant information related to making this determination prior to January 16, 2020.

This notification is being sent to you as representative for Berkshire Hathaway, Inc. as well as all Nebraska domiciled insurers in the Berkshire Hathaway group.

Thank you for your attention to this matter, and do not hesitate to reach out with any questions or concerns.

A handwritten signature in blue ink that reads "Bruce R. Ramage". The signature is written in a cursive style and is positioned above a horizontal line.

Bruce R. Ramage, Director
Nebraska Department of Insurance
1135 M. Street, Suite 300
Lincoln, NE 68508