



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

November 6, 2009

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**A.M. Best Places Ratings of Berkshire Hathaway Inc.'s
Subsidiaries Under Review With Negative Implications**

Ratings Supplement

The FSRs of A++ (Superior) and ICRs of “aaa” have been placed under review with negative implications for the following domestic property/casualty subsidiaries of **Berkshire Hathaway Inc.**:

National Indemnity Group:

- **National Indemnity Company**
- **Columbia Insurance Company**
- **Wesco-Financial Insurance Company**
- **National Fire & Marine Insurance Company**
- **National Liability & Fire Insurance Company**
- **National Indemnity Company of Mid-America**
- **National Indemnity Company of the South**

Government Employees Group:

- **Government Employees Insurance Company**
- **GEICO Indemnity Company**
- **GEICO Casualty Company**
- **GEICO General Insurance Company**

The FSRs of A++ (Superior) and ICRs of “aa+” have been placed under review with negative implications for the following domestic and international property/casualty and life/health subsidiaries of **Berkshire Hathaway Inc.**:

General Re Group:

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- **General Re Life Corporation**
- **Faraday Reinsurance Co. Limited**
- **General Reinsurance Corporation**
- **General Star Indemnity Company**
- **General Star National Insurance Company**
- **Genesis Indemnity Insurance Company**
- **Genesis Insurance Company**
- **General Reinsurance UK Limited**
- **Kölnische Rückversicherungs-Gesellschaft AG**
- **General Reinsurance Australia Ltd**
- **General Reinsurance Africa Ltd.**
- **General Reinsurance Life Australia Ltd.**

The FSR of A++ (Superior) and ICRs of “aa+” have been placed under review with negative implications for the following subsidiaries of **Berkshire Hathaway Inc.**:

Berkshire Hathaway Homestate Companies:

- **Cornhusker Casualty Company**
- **Cypress Insurance Company**
- **Oak River Insurance Company**
- **Redwood Fire and Casualty Company**
- **Brookwood Insurance Company**
- **Continental Divide Insurance Company**

The FSR of A++ (Superior) and ICRs of “aa+” have been placed under review with negative implications for the following domestic property/casualty subsidiaries of **Berkshire**

Hathaway Inc.:

- **The Medical Protective Company**
- **MedPro RRG Risk Retention Group**

The FSR of A++ (Superior) and ICR of “aa+” have been placed under review with negative implications for **Kansas Bankers Surety Company**.

The FSR of A++ (Superior) and ICR of “aa+” have been placed under review with negative implications for **Berkshire Hathaway Life Insurance Company of Nebraska**.

The FSR of A++ (Superior) and ICRs of “aa+” have been placed under review with

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negative implications for the following property/casualty subsidiaries of **Berkshire Hathaway Inc.**:

United States Liability Insurance Group:

- **Mount Vernon Fire Insurance Company**
- **U.S. Underwriters Insurance Company**
- **United States Liability Insurance Company**

The FSR of A+ (Superior) and ICR of “aa” have been placed under review with negative implications for **Seaworthy Insurance Company**.

The FSR of A+ (Superior) and ICR of “aa-” have been placed under review with negative implications for **Fairfield Insurance Company**, a subsidiary of **General Re Corporation**.

The FSR of A+ (Superior) and ICR of “aa-” have been placed under review with negative implications for **Central States Indemnity Co. of Omaha**.

The FSR of A (Excellent) and ICRs of “a” have been placed under review with negative implications for the following property/casualty subsidiaries of **Berkshire Hathaway Inc.**:

North American Casualty Group:

- **California Insurance Company**
- **Continental Indemnity Company**

The FSR of A- (Excellent) and ICRs of “a-” have been placed under review with negative implications for **IdeaLife Insurance Company** and **Cologne Reinsurance Company (Dublin) Ltd.**

The FSR of A- (Excellent) and ICR of “a-” have been placed under review with negative implications for **Finial Reinsurance Company**.

The FSR of B+ (Good) and ICR of “bbb-” have been placed under review with negative implications for **Commercial Casualty Insurance Company**.

The ICR of “aa+” has been placed under review with negative implications for **General**

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Re Corporation.

The ICR of “bbb-” has been placed under review with negative implications for **Finial Holdings, Inc.**

The ICR of “aaa” has been placed under review with negative implications for **GEICO Corporation.**

The following debt ratings have been placed under review with negative implications:

General Re Corporation—

-- AMB-1+ on commercial paper

Finial Holdings, Inc.—

-- “bbb-” on \$200 million 7.125% senior unsecured notes, due 2023

GEICO Corporation—

-- “aaa” on \$150 million 7.35% senior unsecured debentures, due 2023

The principal methodologies used in determining these ratings, including any additional methodologies and factors that may have been considered, can be found at www.ambest.com/ratings/methodology.

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