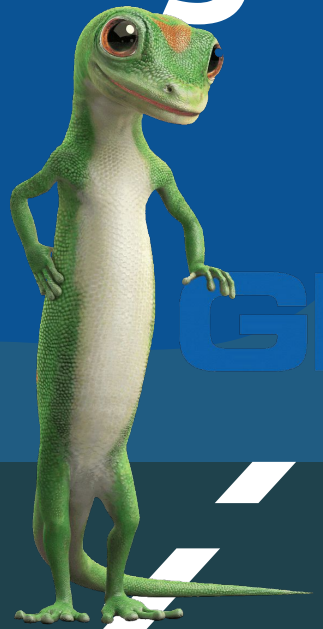
Improved Risk Assessment and Pricing LA





Kiana Diaz ODAT5011
April 14th, 2025

'Spectacular' GEICO underwriting profitability defied gravity in 2024

Trailing-12-months pretax underwriting results



Data compiled Feb. 23, 2025

Reflects calculations based disclosures in Berkshire Hathaway Inc.'s forms 10-Q and 10-K, including estimations of fourth-quarter results based on the difference between as-reported calendar year data and values for the first three quarters of the years displayed. The combined ratio represents losses, loss adjustment expenses and underwriting expenses as a percentage of

GEICO

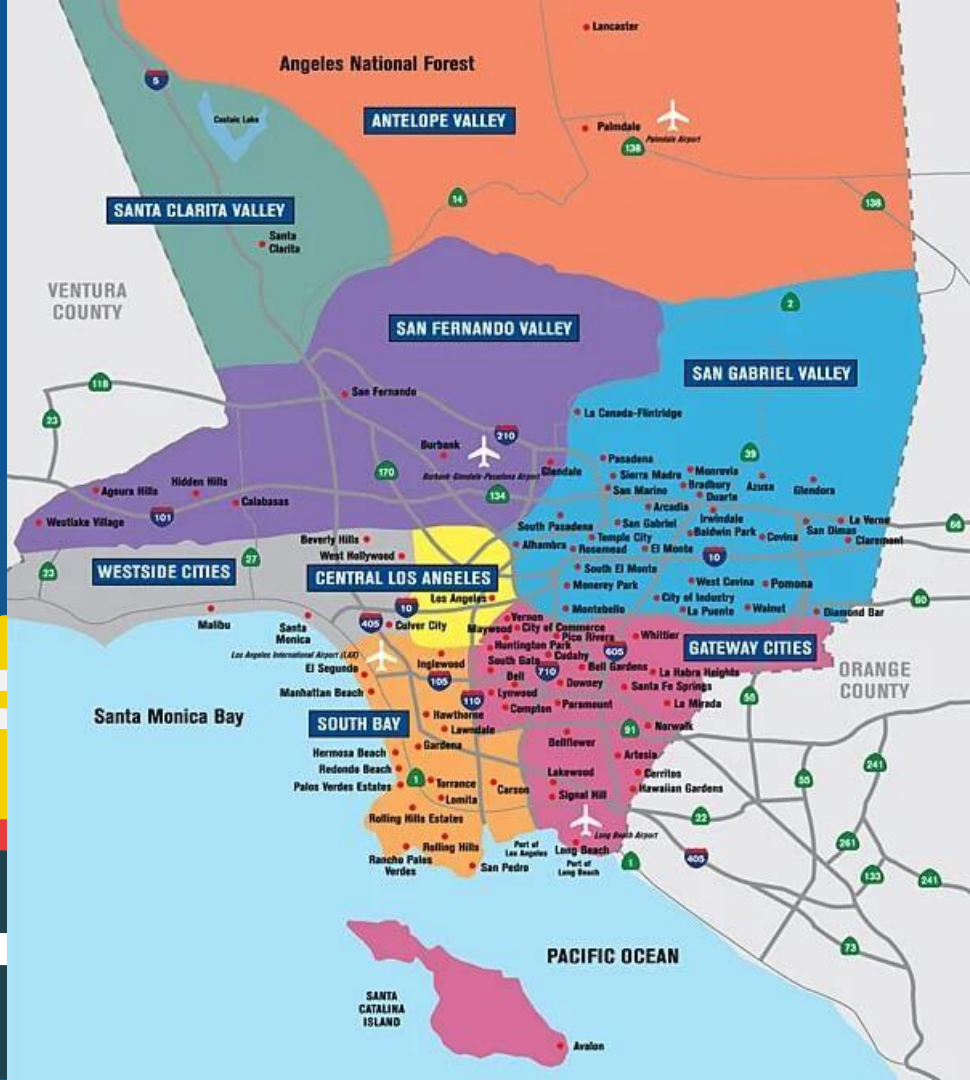
Is vehicle crime evenly distributed?

Areas such as Hollywood, 77th St, and Central have the most amount of crime according to Los Angeles Police Department public data.

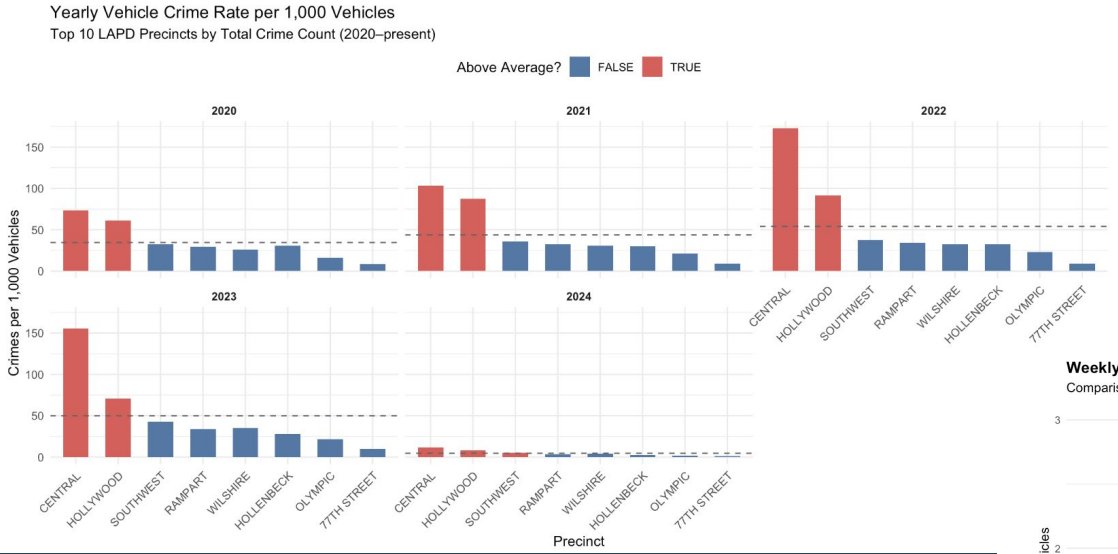
However, car-related crime varies.

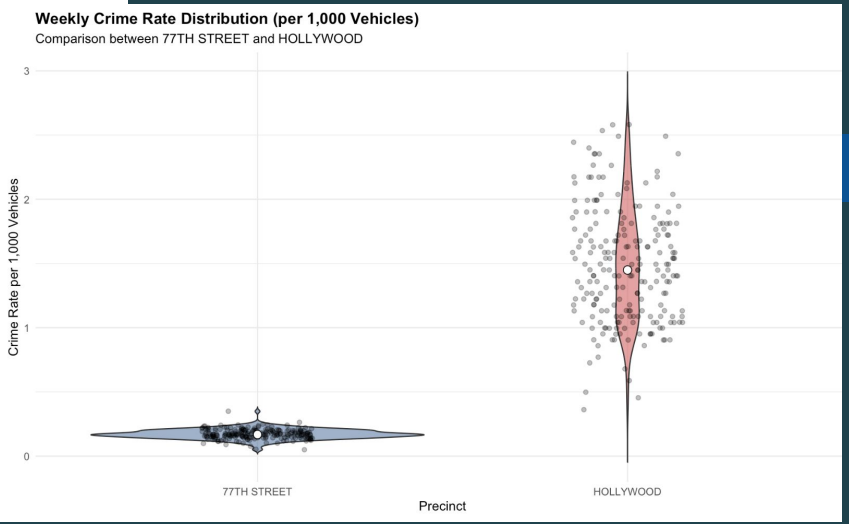




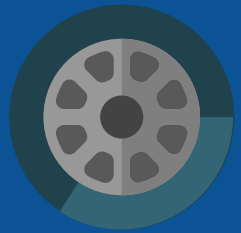


GEICO

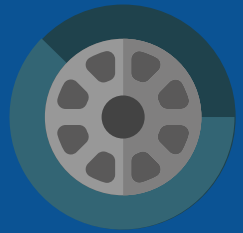

Yearly Vehicle Crime Rate per 1,000 Vehicles
Top 10 LAPD Precincts by Total Crime Count (2020–present)
Above Average? FALSE TRUE
2020
2021
2022
2023
2024
Crimes per 1,000 Vehicles
0
50
100
150
CENTRAL
HOLLYWOOD
SOUTHWEST
RAMPART
WILSHIRE
HOLLENBECK
OLYMPIC
77TH STREET
Precinct


Weekly Crime Rate Distribution (per 1,000 Vehicles)
Comparison between 77TH STREET and HOLLYWOOD
Crime Rate per 1,000 Vehicles
0
1
2
3
77TH STREET
HOLLYWOOD
Precinct

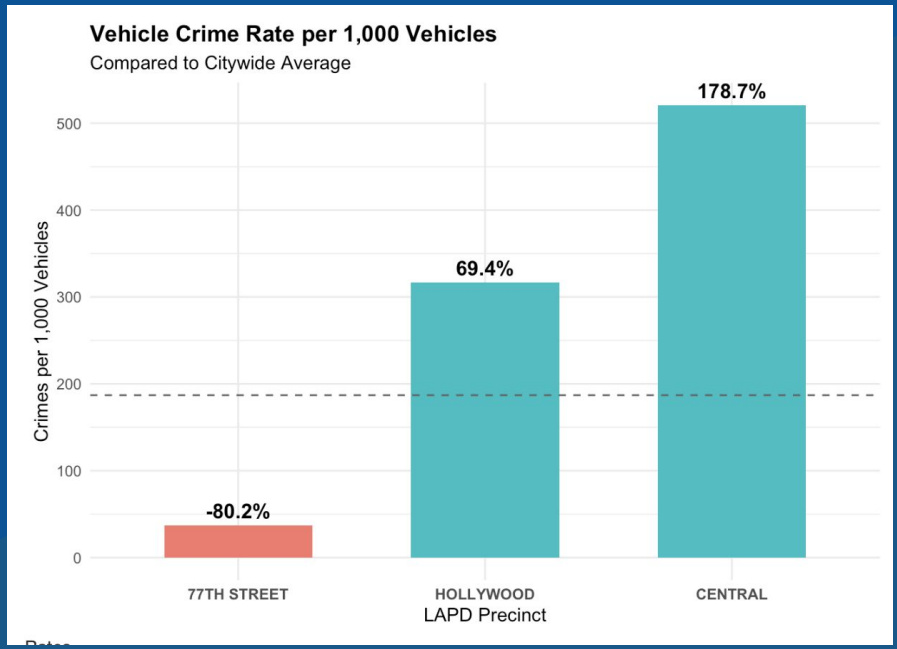
Recommend Higher Premiums



69.4%
Hollywood



178.7%
Central



4 Years
Consistent criminal activity

Above city-wide avg.

Limitations

Skewed Data

Covid-19
2020 to 2024
2010 Census pop

Reporting Bias

Not all vehicle crimes are reported

Manual Location Mapping

Precision affected due to zip-to-precinct mapping