

US BANCORP \DE\
Form SC 13G/A
February 18, 2015

SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

SCHEDULE 13G

(Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT

TO § 240.13d-1(b), (c) AND (d) AND AMENDMENTS THERETO FILED

PURSUANT TO § 240.13d-2

(Amendment No. 1)*

U.S. BANCORP

(Name of Issuer)

COMMON STOCK

(Title of Class of Securities)

902973304

(CUSIP Number)

December 31, 2014

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

☒ Rule 13d-1 (b)

☐ Rule 13d-1 (c)

☐ Rule 13d-1 (d)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 (the Act) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes.)

13G

CUSIP No. 902973304

Page 2 of 35 Pages

1 NAME OF REPORTING PERSON

Warren E. Buffett
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

United States Citizen
5 SOLE VOTING POWER

NUMBER OF

SHARES 884,230 shares of Common Stock
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 97,480,940 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON 884,230 shares of Common Stock
8 SHARED DISPOSITIVE POWER

WITH

97,480,940 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

98,365,170 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not Applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 5.5%
TYPE OF REPORTING PERSON

IN

13G

CUSIP No. 902973304

Page 3 of 35 Pages

1 NAME OF REPORTING PERSON

Berkshire Hathaway Inc.
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Delaware
5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 97,480,940 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

97,480,940 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

97,480,940 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 5.4%
TYPE OF REPORTING PERSON

HC, CO

13G

CUSIP No. 902973304

Page 4 of 35 Pages

1 NAME OF REPORTING PERSON

2 National Indemnity Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Nebraska

5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY
EACH 46,823,526 shares of Common Stock
7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

9 46,823,526 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

46,823,526 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 2.6%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 5 of 35 Pages

1 NAME OF REPORTING PERSON

2 National Fire & Marine Insurance Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Nebraska

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES ☐ NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY
EACH 3,050,000 shares of Common Stock
7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON ☐ NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 3,050,000 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

3,050,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.2%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 6 of 35 Pages

1 NAME OF REPORTING PERSON

Columbia Insurance Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Nebraska

5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 27,885,696 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

27,885,696 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

27,885,696 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 1.6%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 7 of 35 Pages

1 NAME OF REPORTING PERSON

2 National Indemnity Company of the South
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Florida

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 297,600 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 297,600 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

297,600 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 8 of 35 Pages

1 NAME OF REPORTING PERSON

Redwood Fire and Casualty Insurance Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Nebraska

5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 3,050,000 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

3,050,000 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

3,050,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.2%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 9 of 35 Pages

1 NAME OF REPORTING PERSON

2 GEICO Corporation
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Delaware

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES ☐ NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY
EACH 12,679,300 shares of Common Stock
7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON ☐ NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 12,679,300 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

12,679,300 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.7%
TYPE OF REPORTING PERSON

HC, CO

13G

CUSIP No. 902973304

Page 10 of 35 Pages

1 NAME OF REPORTING PERSON

2 Government Employees Insurance Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Maryland

5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 8,191,300 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

9 8,191,300 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

8,191,300 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.5%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 11 of 35 Pages

1 NAME OF REPORTING PERSON

General Re Corporation
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Delaware
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 17,386,443 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

17,386,443 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

17,386,443 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 1.0%
TYPE OF REPORTING PERSON

HC, CO

13G

CUSIP No. 902973304

Page 12 of 35 Pages

1 NAME OF REPORTING PERSON

General Reinsurance Corporation
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Delaware

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 17,386,443 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

17,386,443 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

17,386,443 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 1.0%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 13 of 35 Pages

1 NAME OF REPORTING PERSON

U.S. Investment Corporation
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Pennsylvania
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 1,745,000 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

1,745,000 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,745,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.1%
TYPE OF REPORTING PERSON

HC, CO

13G

CUSIP No. 902973304

Page 14 of 35 Pages

1 NAME OF REPORTING PERSON

2 Mount Vernon Fire Insurance Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Pennsylvania

5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 760,000 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

9 760,000 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

760,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 15 of 35 Pages

1 NAME OF REPORTING PERSON

U.S. Underwriters Insurance Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of North Dakota
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 175,000 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

175,000 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

175,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 16 of 35 Pages

1 NAME OF REPORTING PERSON

The Medical Protective Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Indiana

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 4,204,800 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

4,204,800 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

4,204,800 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.2%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 17 of 35 Pages

1 NAME OF REPORTING PERSON

United States Liability Insurance Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Pennsylvania
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 985,000 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

985,000 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

985,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 18 of 35 Pages

1 NAME OF REPORTING PERSON

2 Medical Protective Corporation
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Indiana

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY
EACH 4,204,800 shares of Common Stock
7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 4,204,800 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

4,204,800 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.2%
TYPE OF REPORTING PERSON

HC, CO

13G

CUSIP No. 902973304

Page 19 of 35 Pages

1 NAME OF REPORTING PERSON

Benjamin Moore Pension Trust
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of New Jersey
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY
EACH 590,275 shares of Common Stock
7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

590,275 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

590,275 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

EP

13G

CUSIP No. 902973304

Page 20 of 35 Pages

1 NAME OF REPORTING PERSON

Berkshire Hathaway Assurance Corporation
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of New York

5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 4,173,800 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

4,173,800 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

4,173,800 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.2%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 21 of 35 Pages

1 NAME OF REPORTING PERSON

2 Berkshire Hathaway Homestate Insurance Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Nebraska

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 3,070,000 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 3,070,000 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

3,070,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.2%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 22 of 35 Pages

1 NAME OF REPORTING PERSON

2 National Indemnity Company of MidAmerica
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Iowa

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY
EACH 474,300 shares of Common Stock
7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 474,300 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

474,300 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 23 of 35 Pages

1 NAME OF REPORTING PERSON

2 GEICO Indemnity Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Maryland

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY
EACH 4,488,000 shares of Common Stock
7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 4,488,000 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

4,488,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.2%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 24 of 35 Pages

1 NAME OF REPORTING PERSON

2 Berkshire Hathaway Specialty Insurance Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Nebraska

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 9,151,626 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

9 9,151,626 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9,151,626 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.5%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 25 of 35 Pages

1 NAME OF REPORTING PERSON

General Star Indemnity Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Delaware

5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 1,400,000 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

1,400,000 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,400,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 26 of 35 Pages

1 NAME OF REPORTING PERSON

General Re Life Corporation
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Connecticut
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 1,427,343 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

1,427,343 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,427,343 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 27 of 35 Pages

1 NAME OF REPORTING PERSON

2 NorGUARD Insurance Company
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

3 (a) ☒ (b) ☐
SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Pennsylvania
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 375,000 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

9 375,000 shares of Common Stock
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

375,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 28 of 35 Pages

1 NAME OF REPORTING PERSON

WestGUARD Insurance Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Pennsylvania
5 ☐ SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 ☐ SHARED VOTING POWER

BENEFICIALLY

OWNED BY 25,000 shares of Common Stock
EACH 7 ☐ SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 ☐ SHARED DISPOSITIVE POWER

WITH

25,000 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

25,000 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 29 of 35 Pages

1 NAME OF REPORTING PERSON

Philadelphia Reinsurance Corporation
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Pennsylvania
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 373,596 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

373,596 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

373,596 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

13G

CUSIP No. 902973304

Page 30 of 35 Pages

1 NAME OF REPORTING PERSON

Am Guard Insurance Company
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) ☒ (b) ☐
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Pennsylvania
5 SOLE VOTING POWER

NUMBER OF

SHARES NONE
6 SHARED VOTING POWER

BENEFICIALLY

OWNED BY 203,400 shares of Common Stock
EACH 7 SOLE DISPOSITIVE POWER

REPORTING

PERSON NONE
8 SHARED DISPOSITIVE POWER

WITH

203,400 shares of Common Stock
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

203,400 shares of Common Stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES ..

11 Not applicable.
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

12 Less than 0.1%
TYPE OF REPORTING PERSON

IC, CO

SCHEDULE 13G

Item 1.

(a) Name of Issuer

U.S. Bancorp

(b) Address of Issuer's Principal Executive Offices

800 Nicollet Mall, Minneapolis, MN 55402

Item 2(a). Name of Person Filing:

Item 2(b). Address of Principal Business Office:

Item 2(c). Citizenship:

Warren E. Buffett	Berkshire Hathaway Inc.
3555 Farnam Street	3555 Farnam Street
Omaha, Nebraska 68131	Omaha, Nebraska 68131
United States citizen	Delaware
National Indemnity Company	National Indemnity Company of the South
3024 Harney Street	3024 Harney Street
Omaha, Nebraska 68131	Omaha, NE 68131
Nebraska	Florida
National Fire & Marine Insurance Company	Redwood Fire & Casualty Insurance Company
3024 Harney Street	1314 Douglas Street

Omaha, Nebraska 68131

Omaha, NE 68102

Nebraska

Nebraska

Columbia Insurance Company

GEICO Corporation

3024 Harney Street

One GEICO Plaza

Omaha, Nebraska 68131

Washington, DC 20076

Nebraska

Delaware

General Re Corporation

Government Employees Insurance Company

120 Long Ridge Road

One GEICO Plaza

Stamford, CT 06902

Washington, DC 20076

Delaware

Delaware

General Re Life Corporation

General Star Indemnity Company

120 Long Ridge Road

120 Long Ridge Road

Stamford, CT 06902

Stamford, CT 06902

Delaware

Delaware

Am Guard Insurance Company

Berkshire Hathaway Specialty Insurance Company

c/o Berkshire Hathaway Guard

3024 Harney Street

P.O. Box A-H

Omaha, NE 68131

Wilkes-Barre, PA 18703

Nebraska

Pennsylvania

U.S. Investment Corporation

190 South Warner Road

Wayne, PA 19087

Pennsylvania

Mount Vernon Fire Insurance Company

190 South Warner Road

Wayne, PA 19087

Pennsylvania

United States Liability

Insurance Company

190 South Warner Road

Wayne, PA 19087

Pennsylvania

The Medical Protective Company

5814 Reed Road

Ft. Wayne, IN 48635

Indiana

Berkshire Hathaway Assurance Corporation

3024 Harvey Street

Omaha, NE 68131

New York

General Reinsurance Corporation

120 Long Ridge Road

Stamford, CT 06902

U.S. Underwriters Insurance Company

190 South Warner Road

Wayne, PA 19087

North Dakota

Medical Protective Corporation

5814 Reed Road

Ft. Wayne, IN 48635

Indiana

Benjamin Moore Pension Trust

c/o Benjamin Moore & Co.

51 Chestnut Ridge Road

Montvale, New Jersey 07645

New Jersey

Berkshire Hathaway Homestate Insurance Company

1314 Douglas Street

Omaha, NE 68102

Nebraska

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National Indemnity Company of Mid America

3024 Harvey Street

Omaha, NE 68131

Iowa

NorGUARD Insurance Company

c/o Berkshire Hathaway Guard

P.O. Box A-H

Wilkes Barre, PA 18703

Pennsylvania

WestGUARD Insurance Company

c/o Berkshire Hathaway GUARD

P.O. Box A-H

Wilkes Barre, PA 18703

Pennsylvania

GEICO Indemnity Company

5260 Western Ave.

Chevy Chase, MD 20815

Maryland

Philadelphia Reinsurance Corporation

3024 Harvey Street

Omaha, NE 68131

Pennsylvania

(d) Title of Class of Securities

Common Stock

(e) CUSIP Number

902973304

Item 3. If this statement is filed pursuant to § 240.13d-1(b), or 240.13d-2(b) or (c), check whether the person filing is a:

Warren E. Buffett (an individual who may be deemed to control Berkshire Hathaway Inc.), Berkshire Hathaway Inc., GEICO Corporation, General Re Corporation, U.S. Investment Corporation, and Medical Protective Corporation are each a Parent Holding Company or Control Person, in accordance with § 240.13d-1(b)(1)(ii)(G).

National Indemnity Company, National Fire & Marine Insurance Company, Columbia Insurance Company, National Indemnity Company of the South, Redwood Fire and Casualty Insurance Company, Government Employees Insurance Company, General Reinsurance Corporation, Mount Vernon Insurance Company, U.S. Underwriters Insurance Company, United States Liability Insurance Company, The Medical Protective Company, Berkshire Hathaway Assurance Corporation, Berkshire Hathaway Homestate Insurance Company, National Indemnity Company of Mid America, GEICO Indemnity Company and Berkshire Hathaway Specialty Insurance Company, General Star Indemnity Company, General Re Life Corporation, Philadelphia Reinsurance Corporation, NorGUARD Insurance Company, WestGUARD Insurance Company, and Am Guard Insurance Company are each an Insurance Company as defined in section 3(a)(19) of the Act.

Benjamin Moore Pension Trust is an Employee Benefit Plan in accordance with § 240.13d-1(b)(1)(ii)(F).

The Reporting Persons together are a group in accordance with § 240.13d-1(b)(i)(ii)(K).

Item 4. Ownership

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

(a) Amount beneficially owned

See the Cover Pages for each of the Reporting Persons.

(b) Percent of class

See the Cover Pages for each of the Reporting Persons.

(c) Number of shares as to which such person has:

(i) sole power to vote or to direct the vote

(ii) shared power to vote or to direct the vote

(iii) sole power to dispose or to direct the disposition of

(iv) shared power to dispose or to direct the disposition of

See the Cover Pages for each of the Reporting Persons.

Item 5. Ownership of Five Percent or Less of a Class.

Not Applicable.

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Not Applicable.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company or Control Person.

See Exhibit A.

Item 8. Identification and Classification of Members of the Group.

Not Applicable.

Item 9. Notice of Dissolution of Group.

Not Applicable.

Item 10. Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under §240.14a-11.

SIGNATURES

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated this 17th day of February, 2015

/s/ Warren E. Buffett
Warren E. Buffett

BERKSHIRE HATHAWAY INC.

By: /s/ Warren E. Buffett
Warren E. Buffett
Chairman of the Board

NATIONAL INDEMNITY COMPANY,

NATIONAL FIRE AND MARINE INSURANCE COMPANY

COLUMBIA INSURANCE COMPANY,
NATIONAL

INDEMNITY COMPANY OF THE SOUTH,
REDWOOD FIRE

AND CASUALTY INSURANCE
COMPANY, GEICO

CORPORATION, GOVERNMENT
EMPLOYEES INSURANCE

CORPORATION, GENERAL RE
CORPORATION, GENERAL

REINSURANCE CORPORATION, U.S.
INVESTMENT

CORPORATION, MOUNT VERNON FIRE
INSURANCE

COMPANY, U.S. UNDERWRITERS
INSURANCE COMPANY,

UNITED STATES LIABILITY INSURANCE
COMPANY,

MEDICAL PROTECTIVE CORPORATION,
THE MEDICAL

PROTECTIVE COMPANY, BENJAMIN

MOORE PENSION TRUST,

BERKSHIRE HATHAWAY ASSURANCE

CORPORATION, BERKSHIRE

HATHAWAY HOMESTATE INSURANCE
COMPANY,

NATIONAL INDEMNITY

COMPANY OF MID AMERICA,

GEICO INDEMNITY COMPANY AND

BERKSHIRE HATHAWAY SPECIALTY

INSURANCE COMPANY,

GENERAL STAR INDEMNITY COMPANY,

GENERAL RE LIFE CORPORATION, AND

AM GUARD INSURANCE COMPANY

PHILADELPHIA REINSURANCE
CORPORATION

NORGUARD INSURANCE COMPANY

WESTGUARD INSURANCE COMPANY

By: /s/ Warren E. Buffett
Warren E. Buffett
Attorney-in-Fact

SCHEDULE 13G

EXHIBIT A

RELEVANT SUBSIDIARIES AND MEMBERS OF FILING GROUP

PARENT HOLDING COMPANIES OR CONTROL PERSONS:

Warren E. Buffett (an individual who may be deemed to control Berkshire Hathaway Inc.)

Berkshire Hathaway Inc.

GEICO Corporation

General Re Corporation

U.S. Investment Corporation

Medical Protective Corporation

INSURANCE COMPANIES AS DEFINED IN SECTION 3(a)(19) OF THE ACT:

National Indemnity Company

National Fire & Marine Insurance Company

Columbia Insurance Company

National Indemnity Company of the South

Redwood Fire and Casualty Company

Government Employees Insurance Company

General Reinsurance Corporation

Mount Vernon Fire Insurance Company

U.S. Underwriters Insurance Company

United States Liability Insurance Company

The Medical Protective Company

Berkshire Hathaway Assurance Corporation

Berkshire Hathaway Homestate Insurance Company

National Indemnity Company of Mid America

GEICO Indemnity Company

General Re Life Corporation

General Star Indemnity Company

Am Guard Insurance Company

Berkshire Hathaway Specialty Insurance Company

Philadelphia Reinsurance Corporation

NorGUARD Insurance Company

WestGUARD Insurance Company

EMPLOYEE BENEFIT PLANS IN ACCORDANCE WITH 13d-1-(b)(1)(ii)(F)

Benjamin Moore Pension Trust

Note: No Common Stock of U.S. Bancorp is held directly by Berkshire Hathaway Inc. 884,230 shares of Common Stock of U.S. Bancorp are held directly by Warren E. Buffett, an individual who may be deemed to control Berkshire Hathaway Inc.

SCHEDULE 13G

EXHIBIT B

JOINT FILING AGREEMENT PURSUANT TO RULE 13d-1(k)(1)

AND POWER OF ATTORNEY

The undersigned persons hereby agree that reports on Schedule 13G, and amendments thereto, with respect to the Common Stock of U.S. Bancorp may be filed in a single statement on behalf of each of such persons, and further, each of such persons designates Warren E. Buffett as its agent and Attorney-in-Fact for the purpose of executing any and all Schedule 13G filings required to be made by it with the Securities and Exchange Commission.

Dated: February 17, 2015

/S/ Warren E. Buffett
Warren E. Buffett

Berkshire Hathaway Inc.

Dated: February 17, 2015

/S/ Warren E. Buffett
By: Warren E. Buffett
Title: Chairman of the Board

National Indemnity Company

Dated: February 17, 2015

/S/ Marc D. Hamburg
By: Marc D. Hamburg
Title: Chairman of the Board

National Fire & Marine Insurance Company

Dated: February 17, 2015

/S/ Marc D. Hamburg
By: Marc D. Hamburg
Title: Chairman of the Board

Columbia Insurance Company

Dated: February 17, 2015

/S/ Marc D. Hamburg
By: Marc D. Hamburg
Title: Chairman of the Board

National Indemnity Company of the South

Dated: February 17, 2015

/S/ Marc D. Hamburg
By: Marc D. Hamburg
Title: Chairman of the Board

Redwood Fire and Casualty Insurance Company

Dated: February 17, 2015

/S/ Marc D. Hamburg
By: Marc D. Hamburg
Title: Assistant Secretary

GEICO Corporation

Dated: February 17, 2015

/S/ Michael H. Campbell
By: Michael H. Campbell
Title: Vice President

Government Employees Insurance Company

Dated: February 17, 2015

/S/ Michael H. Campbell
By: Michael H. Campbell
Title: Vice President

General Re Corporation

Dated: February 17, 2015

/S/ William Gasdaska
By: William Gasdaska
Title: Vice President

General Reinsurance Corporation

Dated: February 17, 2015

/S/ William Gasdaska
By: William Gasdaska
Title: Vice President

U.S. Investment Corporation

Dated: February 17, 2015

/S/ Louis S. Rivituso
By: Louis S. Rivituso
Title: Treasurer

Mount Vernon Fire Insurance Company

Dated: February 17, 2015

/S/ Louis S. Rivituso
By: Louis S. Rivituso
Title: Treasurer

U.S. Underwriters Insurance Company

Dated: February 17, 2015

/S/ Louis S. Rivituso
By: Louis S. Rivituso
Title: Treasurer

United States Liability Insurance Company

Dated: February 17, 2015

/S/ Louis S. Rivituso
By: Louis S. Rivituso
Title: Treasurer

The Medical Protective Company

Dated: February 17, 2015

/S/ Daniel Landrigan
By: Daniel Landrigan
Title: Senior Vice President

Medical Protective Corporation

Dated: February 17, 2015

/S/ Daniel Landrigan
By: Daniel Landrigan
Title: Senior Vice President

Benjamin Moore Pension Trust

Dated: February 17, 2015

/S/ Michael Searles
By: Michael Searles
Title: President and Chief Executive Officer

Berkshire Hathaway Assurance Corporation

Dated: February 17, 2015

/S/ Dale D. Geistkemper
By: Dale D. Geistkemper
Title: Treasurer

Berkshire Hathaway Homestate Insurance Company

Dated: February 17, 2015

/S/ Andrew Linkhart
By: Andrew Linkhart
Title: Treasurer

GEICO Indemnity Company

Dated: February 17, 2015

/S/ Michael H. Campbell
By: Michael H. Campbell
Title: Vice President

Berkshire Hathaway Specialty Insurance Company

Dated: February 17, 2015

/S/ Dale D. Geistkemper
By: Dale D. Geistkemper
Title: Treasurer

General Re Life Corporation

Dated: February 17, 2015

/S/ Joseph Conetta
By: Joseph Conetta
Title: Treasurer

General Star Indemnity Company

Dated: February 17, 2015

/S/ William H. Gardaska
By: William H. Gardaska
Title: Treasurer

Am Guard Insurance Company

Dated: February 17, 2015

/S/ Sy Foguel
By: Sy Foguel
Title: President

NorGuard Insurance Company

Dated: February 17, 2015

/S/ Sy Foguel
By: Sy Foguel
Title: President

WestGuard Insurance Company

Dated: February 17, 2015

/S/ Sy Foguel
By: Sy Foguel
Title: President

Philadelphia Reinsurance Company

Dated: February 17, 2015

/S/ Dale D. Geistkemper
By: Dale D. Geistkemper
Title: Treasurer