

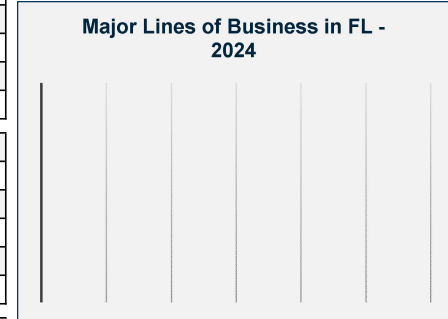
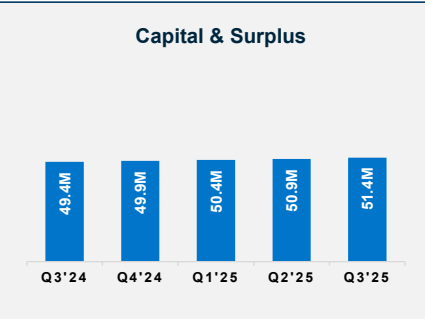
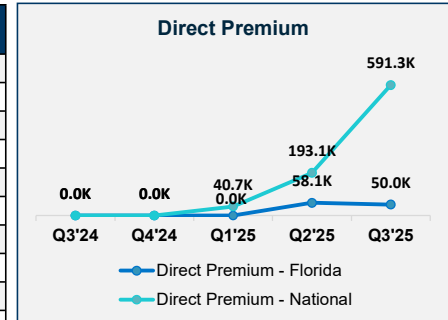


# Berkley Luxury Insurance Company

Insurer Financial Report  
2025 | Quarter 3

FEIN: 99-2983261  
NAIC: 17673  
A.M.Best: A+  
State of Domicile: Iowa  
Main Office: Scottsdale, AZ  
Parent: Berkley Insurance Company  
Incorporation Date: 8/7/2024  
Website: berkleyluxurygroup.com

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	52,597,038	49,451,368	6%	51,365,691	50,829,320	0
Total Liabilities	1,163,585	88,511	1215%	442,205	415,444	0
Capital & Surplus	51,433,453	49,362,857	4%	50,923,486	50,413,876	0
Premiums and Agent's Balances	777,450	0	N/A	198,851	40,706	0
Losses	0	0	N/A	0	0	0
Loss Adjustment Expenses	0	0	N/A	0	0	0
Underwriting Gain/Loss	0	0	N/A	0	0	0
Net Income (Loss) After Tax	1,544,029	329,209	369%	1,029,862	508,873	0
Cash Flow from Operations	1,465,723	295,145	397%	781,264	527,900	0
Unrealized Capital Gains (Losses)	0	0	N/A	0	0	0
Gross Premium	173,926	0	N/A	30,093	1,227	0
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	825,109	0	N/A	233,832	40,706	0
Direct Premium - Florida	108,126	0	N/A	58,126	0	0

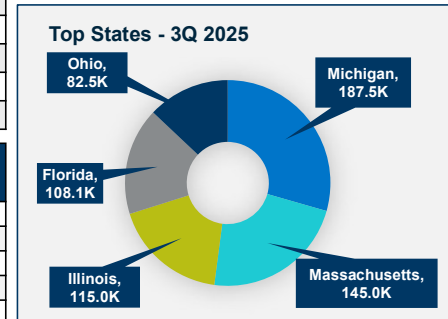


**Comments / Notes**

- Became licensed in FL on 9/10/2024.
- Co. is part of an intercompany reinsurance quota share agreement whereby 100% of the loss and loss adjustment expense reserves are ceded to its parent.

PAB: % of Policyholders Surplus	1.5%	0.0%	0%	0.4%	0.1%	0
Gross Premium to Surplus Ratio	0.3%	0.0%	0%	0.1%	0.0%	0
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0
% of Direct Premium in Florida	13.1%	0	0%	24.9%	0.0%	0
Liabilities to Assets Ratio	2.2%	0.2%	1136%	0.9%	0.8%	0
Debt to Equity Ratio	2.3%	0.2%	1162%	0.9%	0.8%	0
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	#7, 8

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Berkley Insurance Co.	A+	US Aff Non-captive Non-pool	Authorized	-	0



\* Data displayed in \$000  
NM: The value is outside of the meaningful range for this item.