

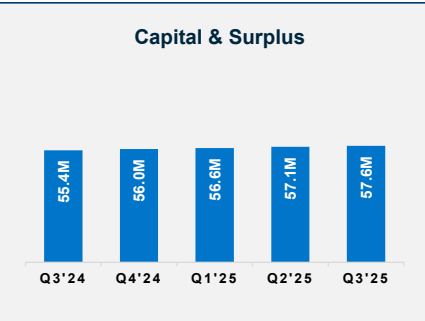
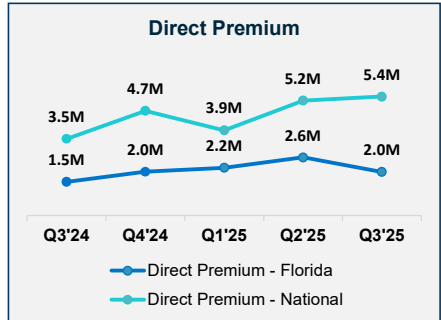


Berkley Prestige Insurance Company

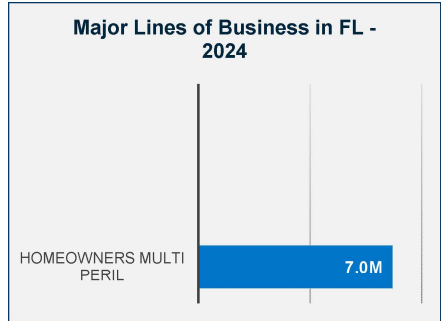
Insurer Financial Report
2025 | Quarter 3

FEIN: 92-0856139
NAIC: 17412
A.M.Best: A+
State of Domicile: Iowa
Main Office: Scottsdale, AZ
Parent: Berkley Insurance Company
Incorporation Date: 10/18/2022
Website: www.berkley.com

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	91,630,543	68,776,239	33%	85,179,297	78,830,178	73,822,019
Total Liabilities	33,988,154	13,328,765	155%	28,051,042	22,253,262	17,862,693
Capital & Surplus	57,642,389	55,447,474	4%	57,128,255	56,576,916	55,959,325
Premiums and Agent's Balances	4,753,886	2,990,362	59%	4,746,663	3,880,662	3,890,377
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	0	0	0%	0	0	0
Net Income (Loss) After Tax	1,713,348	1,685,225	2%	1,160,839	604,098	2,298,558
Cash Flow from Operations	17,135,207	9,815,757	75%	10,632,369	5,258,803	13,620,877
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	11,912,813	5,246,148	127%	7,437,474	3,428,327	13,617,851
Net Premium	0	0	0%	0	0	0
Direct Premium - National	14,458,216	8,871,166	63%	9,072,368	3,864,604	13,617,851
Direct Premium - Florida	6,790,333	4,982,139	36%	4,805,050	2,167,214	6,968,923



PAB: % of Policyholders Surplus	8.2%	5.4%	53%	8.3%	6.9%	7.0%
Gross Premium to Surplus Ratio	20.7%	9.5%	118%	13.0%	6.1%	24.3%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	47.0%	56.2%	-16%	53.0%	56.1%	51.2%
Liabilities to Assets Ratio	37.1%	19.4%	91%	32.9%	28.2%	24.2%
Debt to Equity Ratio	59.0%	24.0%	145%	49.1%	39.3%	31.9%

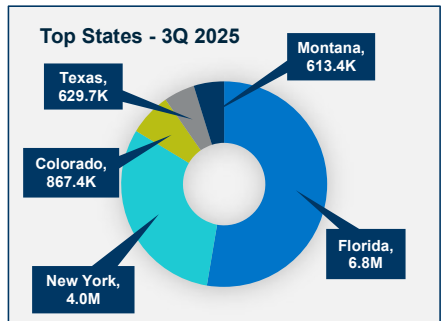


Comments / Notes

- 47% of total direct premium is written in FL.
- FL DPW increased 36% YoY.
- Co. is part of an intercompany reinsurance pooling agreement whereby 100% of the loss and loss adjustment expense reserves are ceded to parent co.

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	None

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Berkley Insurance Co.	A+	US Affiliated Pooling	Authorized	8,361	0



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