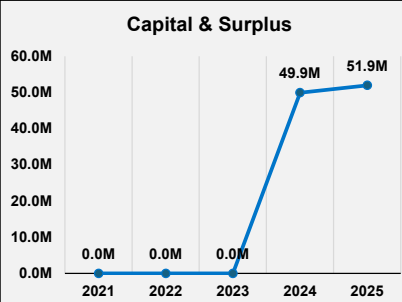




Berkley Luxury Insurance Company

Insurer Financial Report 2025 | Annual

FEIN: 99-2983261
NAIC: 17673
A.M.Best: A+
State of Domicile: Iowa
Main Office: Scottsdale, AZ
Parent: Berkley Insurance Company
Incorporation Date: 8/07/2024
Website: www.berkleyluxurygroup.com

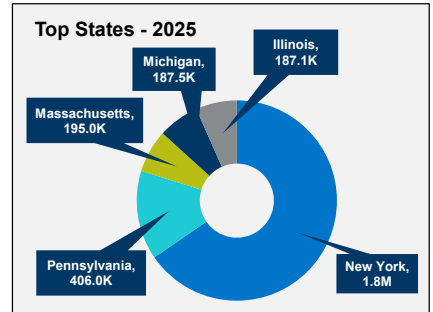
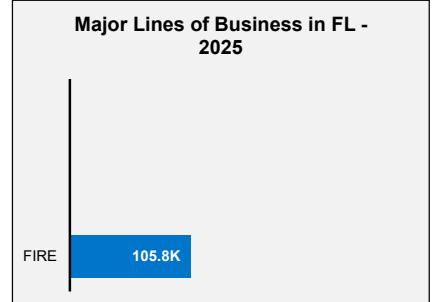
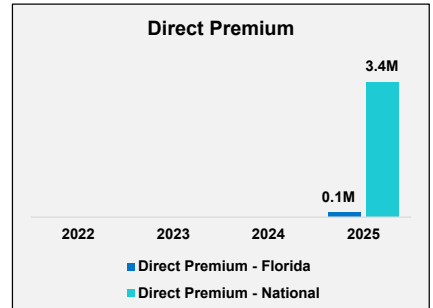


Comments / Notes

- The Co. is part of an intercompany reinsurance quota share agreement whereby 100% of the loss and LAE reserves are ceded to Berkley Ins Co.

Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	54,300,792	50,136,728	8.3%	0	0	0
Total Liabilities	2,358,893	234,383	906.4%	0	0	0
Capital & Surplus	51,941,898	49,902,345	4.1%	0	0	0
Premiums and Agent's Balances	1,352,100	0	N/A	0	0	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	2,062,421	874,697	135.8%	0	0	0
Cash Flow from Operations	1,805,373	810,259	122.8%	0	0	0
Unrealized Capital Gains (Losses)	0	0	N/A	0	0	0
Gross Premium	3,433,002	0	N/A	0	0	0
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	3,433,002	0	N/A	0	0	0
Direct Premium - Florida	105,780	0	N/A	0	0	0
PAB: % of Policyholders Surplus	2.6%	0.0%	N/A	0	0	0
Gross Premium to Surplus Ratio (IRIS #1)	6.6%	0.0%	N/A	0	0	0
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	N/A	0	0	0
% of Direct Premium in Florida	3.1%	0	N/A	0	0	0
Liabilities to Assets Ratio	4.3%	0.5%	829.2%	0	0	0
Debt to Equity Ratio	4.5%	0.5%	866.9%	0	0	0
Combined Ratio	0%	0%	0.0%	0%	0%	0%
Losses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Loss Expenses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Other U/W Exp. Incurred Ratio	0%	0%	0.0%	0%	0%	0%
# of IRIS Ratios Outside Usual Range		7				

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Berkley Insurance Co.	A+	US Affil Non-captive Non-pool	Authorized	2,893	0



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