

BERKLEY ACCIDENT AND HEALTH, LLC

Berkley Accident and Health, LLC provides an innovative portfolio of accident and health insurance products.



A BERKLEY COMPANY

OUR MISSION

Our mission is to provide our clients with catastrophic risk protection against losses resulting from unexpected accident and health events and to be recognized as an industry leader in the accident and health business. We are committed to delivering superior value to our clients through a diversified range of products and services that capitalize on our broad market knowledge, underwriting expertise, financial strength, and distinctive competencies.

COMPANY DESCRIPTION

Berkley Accident and Health, formed in 2005, utilizes its entrepreneurial spirit and strong underwriting expertise to provide insurance products tailored to meet customers' needs. Our unique technical understanding of the medical marketplace, combined with our medical management capabilities, allows us to manage and monitor claim development to achieve superior risk management results.

The Berkley competitive advantage is exemplified through our ability to quickly identify, respond and implement solutions to changing market conditions and specific customer requirements.

Its foundation is our broad market knowledge and underwriting expertise combined with our superior financial strength and resources. These attributes allow us to be proactive in developing new product ideas and solutions in the present environment, while maintaining the foresight and flexibility to anticipate and respond quickly to opportunities and challenges that arise from the dynamic needs of our customers.

Our insurance and reinsurance product portfolio is offered through four business segments:

- The **Stop Loss** segment focuses on providing catastrophic medical coverage to employers that self fund their medical plans. We provide coverage for large and mid-size employers including Fortune 500 companies, hospitals, self-funded plan sponsors and government programs. Our insurance solutions include specialized medical risk management in selected niche markets.
- The **Group Captive Division** is a newly formed division of the company in 2010 that was established to provide a unique solution to employers with 50 to 400 employees looking for alternatives to expensive and inflexible fully-insured medical plans.

FINANCIAL HIGHLIGHTS

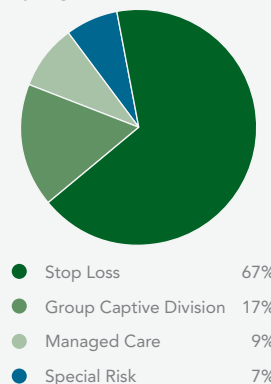
We underwrite on behalf of the following W. R. Berkley Corporation member companies:

- Berkley Life and Health Insurance Company
- Berkley Insurance Company
- StarNet Insurance Company

All of these companies are rated A+ (Superior) by A.M. Best Company. Berkley Insurance Company and Star Net Insurance Company have A+ (Strong) Financial Strength Ratings from Standard & Poor's. The financial strength and stability of the Company's markets provide a sound platform to manage and insure accident and health catastrophic risk.

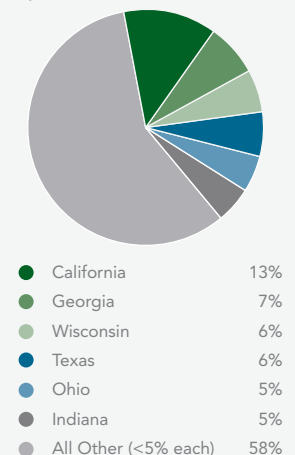
PREMIUM DISTRIBUTION

by Segment



PREMIUM DISTRIBUTION

by State





CHRISTOPHER C. BROWN

President & Chief Executive Officer

Christopher C. Brown joined W. R. Berkley Corporation in 2009 as President & Chief Executive Officer of Berkley Accident and Health. He has more than 30 years of insurance industry experience, having previously served as Vice President of the stop loss business at a large international insurance company.



- The **Managed Care** segment provides HMO reinsurance, managed care excess and provider excess insurance to HMOs, managed care organizations and medical professionals.
- The **Special Risk** segment provides a broad array of accident products including K-12 student accident, intercollegiate sports and participant accident coverage for groups such as day care centers, youth groups and recreational sports activities.

HOW BERKLEY ACCIDENT AND HEALTH IS DIFFERENT

Our comprehensive approach to risk management provides our clients with the benefit of our strong analytical capabilities. This technical base allows us to employ predictive modeling, data warehousing, technical analysis and cost containment strategies to control and manage risk. We proactively develop new product ideas to continue to serve the dynamic needs of our customers. Through our superior ability to evaluate risk and strategic opportunities, Berkley Accident and Health maintains a high standard of performance and results.

With our diversified product and service portfolio, we are able to offer claims management services and risk management through a complete product package that includes a wide variety of complementary coverages to all size markets. Our ability to package and customize a portfolio of benefits, from accident to healthcare, combined with our responsiveness and flexibility, allows us to be a market leader in both customer service and innovation.

ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and

local customer needs. This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold.

CONTACT INFORMATION

Berkley Accident and Health is headquartered in Hamilton Square, New Jersey and operates on a nationwide basis with satellite offices in Marlborough, MA; Fort Washington, PA; Annapolis, MD; Atlanta, GA; Columbus, OH; Rolling Meadows, IL; Minneapolis, MN; Scottsdale, AZ and San Francisco, CA.

Berkley Accident and Health, LLC

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DON GASPARO
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ANDREW CAVENAGH
Senior Vice President

PETER JONSON
Controller