

CONTINENTAL WESTERN GROUP

Continental Western Group is a leading provider of commercial insurance services and expertise to a wide range of businesses throughout the Midwest utilizing the independent agency system.



A BERKLEY COMPANY

OUR MISSION

Continental Western Group provides valuable underwriting and claims services which are viewed by our customers as being fair, rational, and responsive. Our consistent approach to local markets supports financial stability and relationships on which our independent agents can rely.

COMPANY DESCRIPTION

The Continental Western Group of companies prides itself on meeting insureds' needs in an ever-changing environment, building on the expertise and service developed over 100 years of insurance business history. Continental Western Group provides products to a wide range of businesses, but has also developed specific areas of expertise. For example, by leveraging the companies' early roots in farm and grain dealer insurance, Continental Western continues to expand our offering of specialized programs for agriculture-based businesses. With the addition and expansion of our newest division, Berkley Agribusiness Risk Specialists, Continental Western Group continues to invest in our specialty products that bring value and opportunity to our independent agent partners. Continental Western continues to expand other business classes such as telecommunications service providers, school districts, golf course programs, volunteer fire departments and municipalities.

HOW CONTINENTAL WESTERN GROUP IS DIFFERENT

Great Local Advantage

Continental Western Group stays true to the belief that specialized knowledge about customers, territory or products only becomes a competitive advantage when this knowledge is applied as close to the customer as possible. Our regional office structure provides us with an in-depth understanding of our territories. Continental Western builds close relationships with both our agents and policyholders by maintaining traditional values and leveraging current technologies. We are well respected for our regional, market-based underwriting expertise and our value-added services, such as loss control, sales, and claims.

Great Group of Companies

Continental Western Group is a member of W. R. Berkley Corporation, recognized as one of the most respected names in the property casualty commercial insurance industry. Working in conjunction with other members of the Berkley group of companies, we are able to provide unique solutions to our agent and customer needs.

DISTRIBUTION

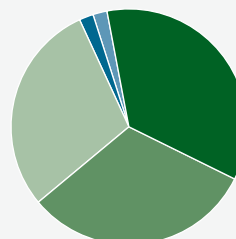
Continental Western distributes its standard products through the independent agency system in 13 Midwest states and distributes its agricultural products nationally. The company maintains a decentralized organization, allowing the regional offices to create programs and procedures best suited to their territories and consistent with the company direction.

FINANCIAL HIGHLIGHTS

Business Written In	A.M. Best Rating
Continental Western Insurance Company	A+
Union Insurance Company	A+
Acadia Insurance Company	A+
Firemen's Insurance Company of Washington D.C.	A+
Tri-State Insurance Company of Minnesota	A+

GROSS WRITTEN PREMIUMS

By Region/Division
(Dollars in millions)



Union	\$115
Central	\$102
Tri-State	\$95
Wisconsin	\$6
BARS Division	\$6
2009 Gross Premiums	\$324



BRADLEY S. KUSTER, CPCU
President & Chief Executive Officer

Bradley S. Kuster joined W. R. Berkley Corporation in 1991 and was previously President of Union Insurance Company. He was named President of Continental Western in 1999, when he spearheaded the consolidation of Continental Western Insurance Company, Union Insurance Company, and Tri-State Insurance Company of Minnesota.



CONTACT INFORMATION

For more information regarding Continental Western Group, please contact us at any of the office locations below.

Continental Western Group – Home Office

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www.cwgins.com
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Assistant Vice President – Sales

Continental Western Group – Union Region

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Tel: (402) 423-7688
Contact: Michael L. Anania,
Regional Vice President
Territory: Colorado, Kansas,
Nebraska, Wyoming

Continental Western Group – Tri-State Region

10 Roundwind Road
Luverne, MN 56156
Tel: (507) 283-9561
Contact: Richard B. Swain,
CPCU, Regional Vice President
Territory: Minnesota,
North Dakota, South Dakota

Continental Western Group – Central Region

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Contact: William J. Besonen,
CPCU, Regional Vice President
Territory: Illinois, Indiana,
Iowa, Missouri

Continental Western Group – Wisconsin Branch

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Contact: William H. Cox, Jr.,
CPCU Assistant Vice President
Territory: Wisconsin

Berkley Agribusiness Risk Specialists Division

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Contact: Terry L. Shaw,
CPCU, President
Territory: National

OFFICERS

BRADLEY S. KUSTER, CPCU

President & Chief
Executive Officer

ANN M. COLLINS

Vice President
Chief Financial Officer

LYNSEY L. OSTER

Vice President
Administration

JOHN F. THELEN

Vice President
General Counsel & Secretary

ROBERT F. BUEHLER

Executive Vice President

AARON M. LARSON

Vice President
Product Management

ROBERT B. SHEPARD, CPCU

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Underwriting

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Vice President
Information Services

CHARLES P. MALONEY

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Vice President
Claims