

CONTINENTAL WESTERN GROUP, LLC

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. We are known for providing coverage that meets and keeps pace with the changing needs of our customers.



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. Based in Des Moines, Iowa, it also has offices in Minnesota, Nebraska and Wisconsin — and will be establishing an office in Colorado in 2011. 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. The expansion of our newest division, Berkley Agribusiness Risk Specialists, demonstrates our commitment to invest in specialty products that bring value and opportunity to our agency partners. Continental Western has enhanced its portfolio of products within other business classes such as telecommunications service providers, golf courses and country

clubs, schools, collectible vehicles, volunteer fire departments and municipalities.

HOW CONTINENTAL WESTERN GROUP IS DIFFERENT

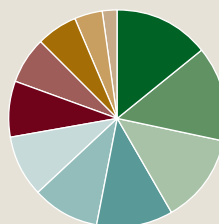
Local Advantage Continental Western Group believes that specialized knowledge about customers, territories or products only becomes a competitive advantage when this knowledge is applied as close to the customer as possible. Our regional office structure provides us with an in-depth understanding of our territories and knowledge of region-specific business interests. Opening a branch office in Denver in 2011 reinforces this commitment to local service. In addition to our office staff, we employ many sales, loss control, claims and agribusiness field representatives who live and operate in the same communities as our customers. Continental Western builds close relationships with both our agents and policyholders by maintaining traditional values and leveraging current technologies.

Expertise We are well respected for our regional, market-based underwriting expertise and our value-added services, such as loss control, sales and claims. The average tenure of our underwriting staff is more than 15 years. They apply sound underwriting principles and take a disciplined approach to evaluating risks. This allows Continental Western Group to "protect our customers, one business at a time."

FINANCIAL HIGHLIGHTS

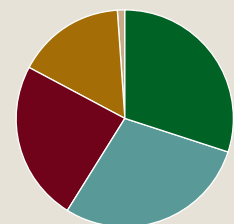
Business Written In	A.M. Best Rating
Continental Western Insurance Company	A+
Union Insurance Company	A+
Acadia Insurance Company	A+
Firemen's Insurance Company of Washington, D.C.	A+
Tri-State Insurance Company of Minnesota	A+
StarNet Insurance Company	A+

PREMIUM DISTRIBUTION
By State



Iowa	14%	South Dakota	8%
North Dakota	14%	Wisconsin	7%
Nebraska	13%	Illinois	6%
Minnesota	11%	North Dakota	4%
Missouri	10%	Indiana	2%
Colorado	9%		

PREMIUM DISTRIBUTION
By Segment



Commercial Property	30%
Commercial Auto	29%
Commercial Liability	24%
Workers Compensation	16%
Other	1%



BRADLEY S. KUSTER
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.



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 meet our agent and customer needs.

DISTRIBUTION

Continental Western Group's commercial standard products are distributed through the independent agency system in 12 Midwest states. Because we have a decentralized management approach, regional offices are able to create programs and procedures best suited to their territories and consistent with the company direction.

CONTACT INFORMATION

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

Continental Western Group – Home Office

11201 Douglas Avenue
Des Moines, IA 50322
Tel: (515) 473-3000
www.cwgins.com
Contact: Ruth Ann Richter,
Assistant Vice President – Sales

Continental Western Group – Central Region

11201 Douglas Avenue
Des Moines, IA 50322
Tel: (515) 473-3000
Contact: William J. Besonen, CPCU,
Regional Vice President
Territory: Illinois, Indiana, Iowa,
Missouri

Continental Western Group – Tri-State Region

10 Roundwind Road
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Tel: (507) 283-9561
Contact: Curtis W. Bloemendaal, CPCU,
Regional Manager (interim)
Territory: Minnesota, North Dakota,
South Dakota

Continental Western Group – Union Region

3641 Village Drive
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Tel: (402) 423-7688
Contact: Michael L. Anania,
Regional Vice President
Territory: Colorado, Kansas, Nebraska,
Wyoming

Continental Western Group – Wisconsin Branch

8401 Greenway Blvd., Suite 248
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Tel: (608) 826-1185
Contact: William H. Cox, Jr., CPCU,
Assistant Vice President
Territory: Wisconsin

Berkley Agribusiness Risk Specialists Division

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www.berkleyag.com
Contact: Terry L. Shaw, CPCU,
President
Territory: National

OFFICERS

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Vice President Product Management

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Vice President General Counsel & Secretary

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Vice President Administration

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Vice President Information Services