

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

As an innovative underwriting manager of insurance programs, we are committed to delivering superior value to our clients. Through the development of products that capitalize on our broad market knowledge, we are dedicated to offering a diversified range of accident and health solutions.

COMPANY DESCRIPTION

Berkley Accident and Health, formed in 2005, utilizes its entrepreneurial spirit and strong underwriting expertise to provide insurance products tailored to its customer's 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,

innovate and respond quickly to whatever opportunities or challenges arise from the dynamic needs of our customers.

Our insurance and reinsurance product portfolio is segmented into two divisions, Healthcare and Specialty Accident:

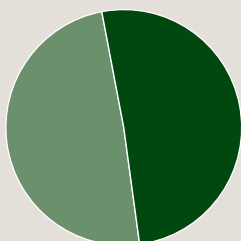
- Healthcare focuses on managing and insuring medical costs for a broad range of risk takers including Fortune 500 companies, hospitals, medical professionals, managed care organizations, small to midsized employers, self-funded plan sponsors and government programs. Our insurance solutions include medical stop loss, limited medical, managed care excess, and niche medical coverages.
- Specialty Accident provides insurance to both employers and non-traditional groups. We offer a broad array of products including basic and voluntary accident insurance, business travel accident, occupational accident and accident medical coverage for specific activities or special events.

The Company is headquartered in New Jersey and operates on a nationwide basis with satellite offices in Atlanta, GA, Marlborough, MA, Minneapolis, MN, Fort Washington, PA and Rolling Meadows, IL.

FINANCIAL HIGHLIGHTS

2008 Gross Written Premium

By Division
(Dollars in millions)



● Healthcare	\$16.6
● Special Risk	\$16.0

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

- Berkley Insurance Company
- StarNet Insurance Company
- Acadia Insurance Company
- Great Divide Insurance Company

All of these companies are rated A+ (Superior) by A.M. Best Company and have an A+ (Strong) Financial Strength Rating 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.



CHRISTOPHER C. BROWN
President

Christopher C. Brown joined W. R. Berkley Corporation this year as President of Berkley Accident and Health. He has more than 30 years of insurance industry experience, having previously served most recently as Vice President, stop loss product center, for a large, international insurer.



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 portfolio, we are able to offer a comprehensive approach to 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

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