

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 and Pacific Northwest 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, and expanding and enhancing our insurance programs with the recent addition of the Berkley Agribusiness Risk Specialists division. Continental Western continues to expand other business classes such as telecommunications service providers, school districts, golf course programs and municipalities.

HOW CONTINENTAL WESTERN GROUP IS DIFFERENT

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, marketing, and claims. Continental Western maintains a broad risk appetite which provides our agents with a very reliable market for the customers in their local communities, including fire departments, public entities, restaurants, retailers, wholesale distributors and agriculture-related businesses. 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.

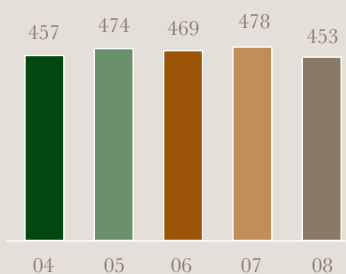
DISTRIBUTION

Continental Western distributes its products through the independent agency system in 18 Midwest and Pacific Northwest states. 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

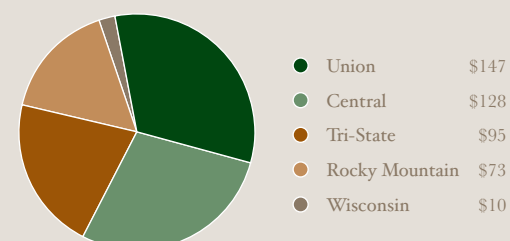
2008 Gross Written Premiums

Commercial Lines
(Dollars in millions)



2008 Gross Written Premiums

By Region
(Dollars in millions)





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

11201 Douglas Avenue
Des Moines, IA 50322
Tel: (515) 473-3000
Fax: (515) 473-3015
www.cwgins.com
Contact: Ruth Ann Richter
Assistant Vice President – Sales

Continental Western Group - Union Region

3641 Village Drive
Lincoln, NE 68516
Tel: (402) 423-7688
Contact: Mike 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

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

Continental Western Group - Rocky Mountain Region

3320 E. Goldstone Way
Meridian, ID 83642
Tel: (208) 898-5200
Contact: Don Huston,
Regional Vice President
Territory: Idaho, Montana,
Oregon, Utah, Washington

Continental Western Group - Wisconsin Branch

8401 Greenway Blvd Suite 248
Middleton, WI 53562
Tel: (608) 826-1185
Contact: William H. Cox, Jr.,
CPCU
Assistant Vice President
Territory: Wisconsin

BUSINESS WRITTEN IN

- Acadia Insurance Company
- Berkley Regional Insurance Company
- Continental Western Insurance Company
- Firemen's Insurance Company of Washington, D.C.
- Union Insurance Company
- Union Standard Lloyds

OFFICERS

Bradley S. Kuster, CPCU
President & Chief Executive Officer

Aaron M. Larson
Vice President
Product Management

Robert B. Shepard, CPCU
Vice President
Underwriting

C. Jeffrey West
Vice President
Information Services

Robert F. Buchler
Executive Vice President

Thomas E. Nelson
Vice President – Claims

John F. Thelen
Vice President – General Counsel & Secretary

Ann M. Collins
Vice President
Chief Financial Officer

Lynsey L. Oster
Vice President
Administration