

BERKLEY MID-ATLANTIC GROUP, LLC



A BERKLEY
COMPANY

Berkley Mid-Atlantic Group, LLC is a regional insurance operation offering commercial property and casualty coverages in Delaware, the District of Columbia, Maryland, North Carolina, Ohio, Pennsylvania, South Carolina and Virginia.

OUR MISSION

By exceeding expectations, we will be the regional commercial lines insurance company of choice for our independent agents. As an underwriting company, we will provide an array of products and services responsive to the needs of our customers. Our culture exemplifies our core values of Trust, Integrity, Agility and Excellence.

COMPANY DESCRIPTION

The focus of Berkley Mid-Atlantic Group, LLC (BMAG) is on doing the right thing for our agents and policyholders. Operating throughout the Mid-Atlantic Region, the company focuses on writing middle market commercial accounts by applying sound underwriting practices and a disciplined business approach. Through the commitment and dedication of our staff, we have developed strong relationships with our agents, policyholders and employees. Whether in claim, risk management services, premium audit or underwriting services, our staff is dedicated to providing exceptional service.

HOW BERKLEY MID-ATLANTIC GROUP IS DIFFERENT

- While taking a “generalist” approach to the market, we offer coverage enhancements to standard ISO products in select classes.

- With our marine and program account specialists, we complement and support our standard writings by offering niche oriented products to our customers.
- Organized into three full service regions, our claim, underwriting and risk management services are located close to the customers and policyholders to optimize response time and service.
- Our Territorial Managers serve a dual role of marketer/underwriter and provide immediate assistance to our agents on new and renewal business – allowing us to take full advantage of market opportunities.

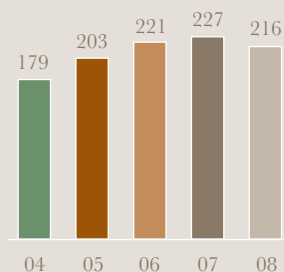
DISTRIBUTION

Berkley Mid-Atlantic Group, LLC writes commercial insurance products exclusively through independent insurance agents. BMAG is contracted with 148 agencies with over 365 locations designed to serve the needs of commercial insurance accounts within the Mid-Atlantic Region. A strong relationship with independent agents is the cornerstone of Berkley Mid-Atlantic Group, LLC. These strong relationships are created, built and nurtured based upon the core values of the company.

FINANCIAL HIGHLIGHTS

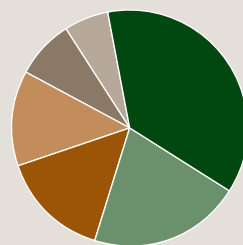
Gross Written Premiums

Commercial Lines
(Dollars in millions)



Premium Distribution

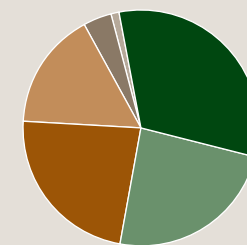
By State



● PA	37%	● MD	13%
● NC	21%	● SC	8%
● VA	15%	● Other	6%

Premium Distribution

By Line



● Workers' Compensation	32%	● Commercial Property	16%
● Commercial Liability	24%	● Marine	4%
● Commercial Auto	23%	● Other	1%



KEVIN W. NATRASS
President & Chief Executive Officer

Kevin W. Natrass joined W. R. Berkley Corporation in 1999 and held various positions at its member company, Acadia Insurance Company, prior to coming to Berkley Mid-Atlantic Group, LLC in October 2003.



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 calibre 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.

REGIONAL TERRITORIES

Capital Region: Delaware, District of Columbia, Maryland, Virginia

Carolina Region: North Carolina, South Carolina

Pennsylvania Region: Ohio, Pennsylvania

CONTACT INFORMATION

For additional information on Berkley Mid-Atlantic Group, LLC, please contact us at any of the office locations listed to the right:

Home Office and Capital Region Office

4820 Lake Brook Drive, Suite 300
Glen Allen, VA 23060
Toll Free Tel: (800) 283-1153
Fax: (804) 285-5717
www.wrbmag.com

Carolina Region Office

4944 Parkway Plaza Blvd, Suite 470
Charlotte, NC 28217
Toll Free Tel: (800) 283-1153
Fax: (704) 426-5755

Pennsylvania Region Offices

75 South Houcks Road, Suite 202
Harrisburg, PA 17109
Toll Free Tel: (800) 283-1153
Fax: (717) 545-8127

3910 Caughey Road, Suite 200
Eric, PA 16506
Toll Free Tel: (800) 283-1153
Fax: (814) 836-0217

BUSINESS WRITTEN IN

Acadia Insurance Company
Continental Western Insurance Company
Firemen's Insurance Company of Washington, D.C.
Union Insurance Company

OFFICERS

Kevin W. Natrass
President & Chief Executive Officer

William Kirk Bonner
Vice President
Information Technology,
Chief Information Officer

Jeffrey Bouton, CPCU
Vice President – Underwriting

William T. Gardner
Regional Vice President
Carolina Region

J. Eric Lange
Regional Vice President
Pennsylvania Region

Allen R. Latimer, CPA
Vice President, Chief
Financial Officer & Treasurer

J. Michael Lent, CPCU
Vice President – Claim

Marianne Morosko, CPCU
Vice President,
Agency Relations & Marketing

Vickie Price, SPHR
Vice President – Human
Resources

Laura L. Thorne, FCAS
Vice President & Chief Actuary

William E. Yount, CPCU
Regional Vice President
Capital Region