

## UNION STANDARD INSURANCE GROUP, LLC

Union Standard provides commercial insurance products and superior service to its customers across the southern states.



A BERKLEY  
COMPANY

### OUR MISSION

Union Standard is committed to excellence as a guiding principle. Our goal is to write a profitable and increasing volume of commercial casualty and property insurance protection through professional independent agents. This allows us to achieve our vision of a dynamic company driven by caring, ethical people providing financial security and peace of mind. *Everything Counts, Everyone Matters*®.

### COMPANY DESCRIPTION

Union Standard Insurance Group started in 1975 and is one of four W. R. Berkley Corporation regional operating units offering preferred commercial property and casualty insurance products and services. We serve independent insurance agents located throughout nine states: Alabama, Arizona, Arkansas, Kentucky, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas. Employees are located in nine offices to serve our agents and their customers.

### HOW UNION STANDARD INSURANCE GROUP IS DIFFERENT

Union Standard has consistently outperformed the industry for more than a decade. While we are extremely proud of our financial results, we also know we are in the people business.

**Our People** Union Standard's long-term strategy is built around relationships and service. At every level of the company we are committed to responding promptly and fairly with quality service. The key to our success is the high quality experienced professionals who work together to provide claims, loss control, audit, underwriting and policy services. Their expertise, experience and responsiveness is our competitive advantage.

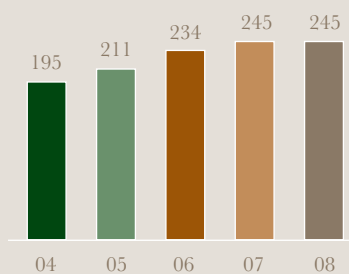
**"Best of Us" Service** We are committed to doing the little things, as well as the big things, right the first time. We have long held "it's not just what we do, but how we do it" that makes the difference. Our service and our people have continued to distinguish us from other companies.

**Close to the Customer** We maintain a strong, local presence in each of our markets, keeping underwriting and marketing close to the customer. Our offices are staffed with experienced people who know each of their geographical areas and remain focused on the needs of their customers.

### FINANCIAL HIGHLIGHTS

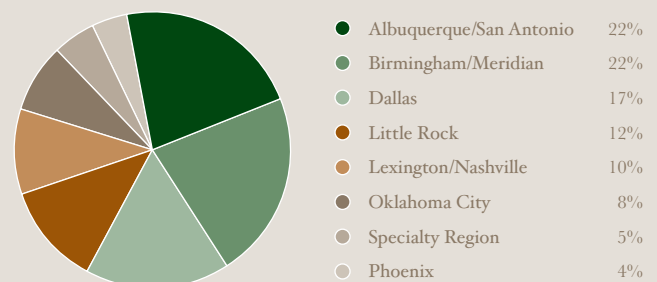
#### Gross Written Premiums

Commercial Lines  
(Dollars in millions)



#### Premium Distribution

By Region





**CRAIG W. SPARKS, CIC**  
President

Craig Sparks joined Union Standard in 1993 and has been President of Union Standard since 2000. Craig is very active in industry affairs. Currently he is the Board of Directors' Vice Chair for the Insurance Council of Texas and Vice President for the Association of Fire and Casualty Companies of Texas.



### DISTRIBUTION

Since our inception, Union Standard has been committed to the independent insurance agent. Our financial success is directly related to the quality of our agencies and the relationships we have with each of them. Together we work to seek out solutions, opportunities and

improvement for the benefit of our customers, while maintaining a commitment to underwriting disciplines. Our unique structure allows us to remain flexible and respond quickly to whatever challenges and opportunities we and our business partners may face.

### CONTACT INFORMATION

For additional information on Union Standard Insurance Group, please contact us at the address of our home office, or at any of our branch locations.

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**BUSINESS WRITTEN IN**  
Acadia Insurance Company  
Continental Western Insurance  
Company  
Firemen's Insurance Company  
of Washington, D.C.  
Union Insurance Company  
Union Standard Lloyds

### OFFICERS

**Craig W. Sparks, CIC**  
President

**James W. Foos, CPCU, CIC**  
Senior Vice President  
Underwriting

**Edmund P. Hemmerick,**  
CPCU, AIAF, ACP  
Senior Vice President  
Operations

**John Gray, CPA**  
Vice President  
Finance, Treasurer  
& Chief Financial Officer

**Richard W. Hitch,**  
CPCU, ARM  
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Underwriting

**Jaquelynne Hurst**  
Vice President - Marketing  
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**Howard Kunst**  
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Chief Actuary

**Keith Mitchell**  
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