

KEY RISK INSURANCE COMPANY KEY RISK MANAGEMENT SERVICES, LLC

Key Risk offers an exclusive focus on delivering exceptional workers' compensation products and services throughout the Eastern United States.



A BERKLEY
COMPANY

OUR MISSION

Key Risk is a trusted provider of workers' compensation insurance and third party administrative services, dedicated to building long-term relationships with Key Alliance agencies and clients.

Through an ongoing commitment to innovation, continuous improvement and education, Key Risk attracts and retains associates with a unique blend of workers' compensation expertise and a passion for excellence.

Enriching each client's risk management strategies, we create and execute comprehensive solutions proven to protect people, support business and exceed expectations.

COMPANY DESCRIPTION

Founded in 1986, Key Risk is a leading provider of workers' compensation insurance products and services for employers, large and small, from a diverse cross section of business and service organizations throughout the Eastern United States.

Named one of the 10 Best Employers in North Carolina and ranking among Business Insurance's 2009 Best Places to Work in Insurance, Key Risk operates as an insurance company, third-party administrator, and provider of managed care services (including case management and medical bill adjudication services) from our headquarters in Greensboro, North Carolina, and in other offices located in Maryland, Virginia, Tennessee, North Carolina, South Carolina, Georgia, and Florida.

THE KEY RISK DIFFERENCE

Outcome Driven: Excellence in everything we do forms the cornerstone of our reputation for integrity, ethical business practices and market stability. We constantly innovate and improve our practices in order to provide better outcomes for our clients.

Expertise: Through our integrated resources and expertise in claims management, managed care and loss control, we work with employers to tailor solutions that help to protect their employees, increase work-place productivity and reduce workers' compensation costs over the long-term.

Specialization: Our sole focus on workers' compensation and extensive knowledge of target industries allows us to deliver optimized risk management solutions for the diverse workers' compensation exposures faced by our clients.

Relationships: We believe in developing long-term partnerships with our Key Alliance agents, their clients, and the self-insured employers we support. Working together, we achieve better outcomes.

People: We employ over 250 associates who are experts in their fields and are committed to delivering better outcomes for our clients. Our employees are our greatest resource and define who and what we are, as well as what we can become. Through an ongoing commitment to innovation, continuous improvement and education, Key Risk attracts and retains associates with a unique blend of workers' compensation expertise and a passion for excellence.

Local Presence: With offices strategically located in the core states in which we operate, Key Risk effectively develops and maintains strong relationships with agents and clients. Our local presence allows us to optimize opportunities and enhance the quality of our decision-making process, providing quicker responses and locally-focused customer service.

Technology: We realize the importance of technology and continuously enhance our service platforms to support the needs of

FINANCIAL HIGHLIGHTS

Key Risk Insurance Company is a North Carolina domiciled insurance company that maintains excellent financial ratings, including a Berkley Insurance Group rating of A+ (Superior) XV Financial Size Category from A.M. Best Co. Key Risk delivers better outcomes through our specialization in workers' compensation, our local expertise and our commitment to long-term relationships.



ROBERT W. STANDEN

President

Rob Standen joined Key Risk in 2003. During his 20 years in the property and casualty industry, he has held various management positions with two regional carriers focused on workers' compensation insurance products and third-party administrative services. During his tenure at Key Risk, he has led the claims and managed care operations, served as Executive Vice President and, in 2007, succeeded Joe Sykes as President.



today's highly automated workers' compensation marketplace. Our clients utilize MasterKey Connects™, a state-of-the-art risk management information platform allowing them to receive claim alerts and develop standard and customized reports for their workers' compensation program.

Responsible Financial Practices: Our steadfast focus on delivering products and services that generate mutually profitable outcomes serves as the foundation for our long-term success.

Distribution: Key Risk Insurance Company's products are distributed through a select group of independent agents and brokers.

Key Risk Management Services, LLC supports policy services for Key Risk Insurance Company clients as well as third-party administrative services for self-insured employers.

CONTACT INFORMATION

All Key Risk offices can be reached at (888) KEY-RISK or (888) 539-7475. You may also contact us at our Greensboro address:

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OFFICERS

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JOE. C. BROOKS, II

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Corporate Marketing Officer