



## **Financial Strength**

Founded in 1967, W.R. Berkley Corporation (NYSE:WRB) is an insurance holding company which, through its subsidiaries, does business in all segments of the property casualty and accident and health insurance market. Each of the operating units in the Berkley Group participates in a niche market requiring specialized knowledge about a territory or product. The Berkley competitive advantage lies in the long-term strategy of decentralized operations, allowing each of the units to identify and respond quickly and effectively to changing market conditions and local customer needs.

Berkley Accident and Health is the U.S. based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Berkley Accident and Health operates on a nationwide basis with headquarters in Hamilton Square, NJ and offices in Minneapolis, MN, Malborough, MA and Alpharetta, GA.

Berkley Accident and Health provides insurance and reinsurance products on Berkley Insurance Company and StarNet Insurance Company paper.

- Berkley Insurance Company, domiciled in the state of Delaware, is A+ rated by A.M. Best Company, Financial Size Category XV (\$2 billion or more)
- StarNet Insurance Company, domiciled in the state of Delaware, is A+ rated by A.M. Best Company, Financial Size Category XV (\$2 billion or more)