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# NEWS RELEASE

**FOR IMMEDIATE RELEASE**

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## ***BERKLEY ACCIDENT AND HEALTH ANNOUNCES THE ADDITION OF LORRAINE BYRNES AS GROUP CAPTIVE PROGRAM MANAGER***

**Hamilton Square, New Jersey, April 22, 2011 – Berkley Accident and Health, LLC**, a leading provider of innovative accident and health insurance products, announced today, the addition of Lorraine Byrnes as Assistant Vice President within its Group Captive Division. Lorraine will provide Program Management for the company's EmCap product ([www.benefitscaptives.com](http://www.benefitscaptives.com)) and will lead Berkley's effort in providing superior client services to existing and prospective EmCap members. Lorraine brings over 20 years of insurance experience in various customer centric management roles in both the fully insured and self funded employee benefit markets.

EmCap is Berkley's unique approach that assists employers in finding innovative ways to manage their health care costs utilizing alternative risk sharing and risk management mechanisms. EmCap provides mid-sized employers with the advantages of self funding their health benefit plans while using a group captive structure to effectively manage their risk profile. The EmCap product has seen extraordinary growth over the past year and is poised for continued growth as employers seek ways to control health care costs.

Christopher Brown, President and CEO of Berkley Accident and Health said, "Lorraine brings with her the ability to focus on our customers' unique needs within the alternative risk arena. This includes identifying best in class providers of health services as well as experience advising employers on the best approach to managing their healthcare risk."

### **About Berkley Accident and Health, LLC**

Berkley Accident and Health, LLC, a member company of W. R. Berkley Corporation, provides an innovative portfolio of accident and health insurance products. Its insurance and reinsurance product portfolio is segmented into four divisions, Stop Loss, Group Captive, Managed Care, and Special Risk. The company underwrites stop loss coverage through Berkley Life and Health Insurance Company and StarNet Insurance Company, both of which are rated A+ (Superior) by A.M. Best Company, Inc.