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## NEWS RELEASE

**FOR IMMEDIATE RELEASE**

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### ***BERKLEY ACCIDENT AND HEALTH ANNOUNCES COVERAGE OPTIONS FOR ITS STOP LOSS CLIENTS***

**Hamilton Square, New Jersey, July 13, 2010** – Berkley Accident and Health, LLC, a leading provider of innovative accident and health insurance products, today unveiled expanded options for its stop loss clients in response to recently passed national healthcare reform legislation.

Effective immediately, Berkley Accident and Health will offer coverage for unlimited lifetime and annual maximums for its stop-loss policies. This new option is designed to provide coverage for the additional catastrophic risk exposure created by the recently passed national healthcare reform legislation.

Healthcare reform will lift lifetime maximums for self-funded healthcare insurance plans and restrict annual maximums, leaving self-funding businesses with new requirements to cover greater losses when their employees have catastrophic claims. This change exposes a self funded plan to costs that are difficult to anticipate, and adds significant financial risk to a plan sponsor's balance sheet. "We will offer new product options to our clients to help them mitigate this additional risk," said Christopher Brown, President and Chief Executive Officer of Berkley Accident & Health. "We need to assure our customers that their stop loss carrier will be in a position to provide protection for this new catastrophic risk exposure."

Additionally, stop loss rates will remain unaffected as a result of plan amendments extending coverage for dependents up to age 26, eliminating pre-existing conditions exclusions for dependents under age 19, removing cost sharing from immunizations and preventative services, eliminating emergency room pre-certification penalties and removing referral requirements for OB/GYN care.

Commenting on the expanded coverage options, Don Gasparro, chief operating officer of Berkley Accident and Health said, "Our clients can be confident that their stop loss carrier can support them as they navigate the changes brought about by the new legislation."

Berkley Accident & Health will offer this coverage to new employer groups and to existing clients who submit a plan change request in accordance with the terms of their stop loss policy.

#### 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.