

FOR IMMEDIATE RELEASE

Berkley Accident and Health Announces the Addition of Jeff Kandzer as Regional Sales Manager

Hamilton Square, New Jersey, November 12, 2012 – Berkley Accident and Health, LLC announces the appointment of Jeff Kandzer as Regional Sales Manager for Berkley's rapidly growing group captive product, EmCap[™] (www.benefitscaptives.com). In his new role, Jeff will service current EmCap broker partners and develop new programs in the mid-Atlantic states.

"We are excited to have Jeff join our EmCap team and help us take advantage of new growth and opportunities in the mid-Atlantic region," said Christopher Brown, President and CEO of Berkley Accident and Health. "Jeff brings an impressive background in all aspects of the self-funding market, including stop loss and administration."

A self-funding veteran, Jeff has more than 25 years of experience in the industry. Prior to joining Berkley, Jeff worked as a sales executive at a large, national insurer, where he had a strong track record of successful business development. He also spent 19 years at a regional third party administrator.

A graduate of Cleveland State University, Jeff is based out of North Royalton, Ohio, just outside Cleveland

EmCap is Berkley's unique approach that helps employers to find innovative ways to manage their health care costs using alternative risk sharing and risk management mechanisms. EmCap provides mid-sized employers with the advantages of self-funding their benefit plans with group captive programs that enables them to better manage their risk. The EmCap product has seen extraordinary growth over the past year and is poised for continued growth, as employers seek ways to control rising health care costs.

About Berkley Accident and Health, LLC

Berkley Accident and Health, LLC is a member company of W. R. Berkley Corporation, a Fortune 500 company. Berkley Accident and Health provides an innovative portfolio of accident and health insurance products. It offers four categories of products: Employer Stop Loss, Group Captive, Managed Care (including HMO reinsurance and provider excess), and Specialty Accident. 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.

Berkley Accident and Health, LLC 2445 Kuser Road, Suite 201 Hamilton Square, NJ 08690 (609) 584-6990 www.berkleyah.com www.benefitscaptives.com

Contact:

Linda King, Marketing Manager (508) 573-6092 lking@berkleyah.com