

BUSINESS OVERVIEW

Specialty Accident Insurance

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

Our Mission

We go beyond the transactional nature of traditional insurance to focus on how we can **empower people and organizations** to confidently pursue their personal and professional interests without worrying about life's unexpected "what if's."

We help our clients gain a straight forward understanding of the unique risks they face and then help **mitigate those risks**.

We offer essential insurance protection to help **ease financial burdens** and accelerate the recovery process when accidents occur.

We aim to be best-in-class and seek relationships with distribution partners who share our customer-centric business philosophy to make the **insurance process as compassionate, efficient and affordable** as possible.

OUR DISTRIBUTION PARTNERS

Our partners include P&C brokers, employee benefit brokers, and affinity sponsors who share our passion for accelerated growth, as well as our customer-centric business philosophy. Our goal is to form long-term relationships with our partners built on trust, dependability, ethical business practices and full transparency. Above all, we want to be a company with whom our partners and their clients enjoy doing business.

BENEFIT EMPHASIS:

- Accidental Death & Dismemberment
- Accidental Medical Expenses
- Out-of-Country Medical
- Emergency Evacuation & Repatriation

TARGET SEGMENTS:

- Employer Groups
- Camps & Conferences
- Amateur Sports & Recreation
- Non-Profits & Volunteers
- Entertainment & Hospitality
- K-12, Colleges & Universities
- Independent Contractors
- Healthcare Professionals

SERVICE EMPHASIS:

- Non-Insurance Global Travel Assistance Services

PRODUCT PORTFOLIO

BUSINESS TRAVEL ACCIDENT INSURANCE:

Group Min: 2 | Premium Min \$1,000-\$1,250 *
 Comprehensive travel accident insurance that helps to eliminate the gray areas of coverage when traveling on behalf of the company. Highly flexible plans offer 24-hour coverage, Out-of-Country Medical, Emergency Evacuation benefits, Repatriation of Remains, and more for multiple class levels such as employees, directors, and guests.

PARTICIPANT ACCIDENT INSURANCE:

Group Min: 2 | Premium Min \$250 *
 Critical accident insurance for participants of sponsored group activities that complements general liability and helps reduce out-of-pocket expenses, minimizing the impact of high deductibles.

TICKET/REGISTRATION CANCELLATION:

Benefits designed to reimburse the cost of unused non-refundable event ticket or registration fees.

STUDENT ACCIDENT AND INTERCOLLEGIATE SPORTS ACCIDENT INSURANCE:

Helps schools limit general liability exposure and transfer administrative tasks of student injuries and accidents. May help lower out-of-pocket expenses and act as primary coverage for students without primary medical insurance.

HEALTHCARE OCCUPATIONAL ACCIDENT:

Individual coverage designed for healthcare professionals to help protect against the financial burdens in the result of a covered on-the-job sharps accident or felonious assault.

CONNECT WITH YOUR REPRESENTATIVE

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ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs. This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment. We have the foresight to anticipate, innovate and respond to opportunities and challenges the future may hold.

FINANCIAL STRENGTH

We underwrite on behalf of the following W. R. Berkley Corporation member insurance companies: Berkley Life and Health Insurance Company and StarNet Insurance Company. Both of these insurance companies are rated A+ (Superior) by A.M. Best. StarNet Insurance Company has an A+ (Strong) financial strength rating from Standard & Poor's. The financial strength and stability of the Company's markets provide a sound platform to manage and insure catastrophic accidents and injuries.

HOW WE ARE DIFFERENT

AGILE & RESPONSIVE: Our streamlined business structure delivers exceptional value to our clients and supports the growth goals of our select distribution partners.

STRONG & STABLE: Our agility is backed by the A+ rated member insurance companies of W. R. Berkley Corporation, one of the nation's premier property & casualty insurance providers.

COLLABORATIVE: Our team is comprised of experienced and respected A&H professionals who have both a strong technical understanding of the Special Risk market, as well as impressive track records in building long-term strategic partnerships with both producers and clients.

INNOVATIVE: Innovation is emphasized across the entire insurance value chain – especially product, service, distribution and customer experience. While our product portfolio includes traditional A&H products, we also customize innovative solutions for niche groups and individuals that have very specific needs.

For more information, contact your Berkley Accident and Health representative or email us at SpecialRiskSolutions@BerkleyAH.com.

www.BerkleyAH.com

* Group minimum varies by state; minimum premium may vary by program.

Insurance coverage is underwritten by Berkley Life and Health Insurance Company, (domiciled in Iowa- California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978), 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690. Both are member companies of W. R. Berkley Corporation.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act. Travel non-insurance assistance services are not insurance and are provided by a third party vendor.