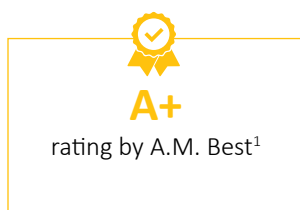


Why Berkley for Benefit Captives?

Berkley Accident and Health is a recognized leader in benefit group captive programs. We helped pioneer the industry 15+ years ago, and today, we're one of the largest providers in the nation. Here's what sets us apart:

1 Financial Strength You Can Trust



2 Valuable Member Services

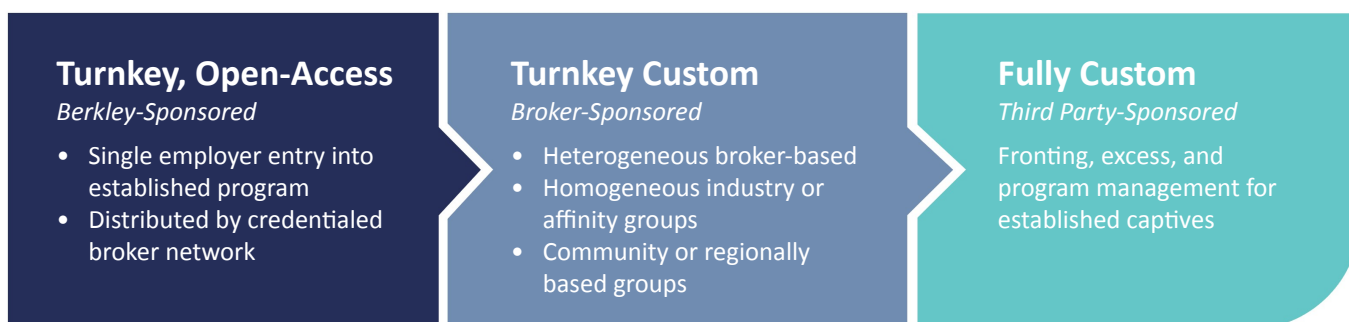
Available at no additional cost:

- Annual plan document reviews
- Access to data analytics platforms
- HR and Compliance online services
- Berkley Accident and Health Risk Edge
- Health Risk Reviews

3 Superior Member Support

- Member community and meetings
- Onboarding and implementation
- Account support and education
- Financial reporting and transparency
- Actuarial guidance

4 Turnkey and Custom Programs



¹ Berkley Life and Health Insurance Company and StarNet Insurance Company (primary underwriting companies), as of June 2026

² MyHealthGuide.com, Medical Stop-Loss Provider Ranking (by annual premium), June 1, 2026. Excludes Blues, UnitedHealth, CIGNA, Aetna (CVS), and Humana.

³ Berkley Accident and Health is a member of W. R. Berkley Corporation, a Fortune 500 company and part of the S&P 500 Index, as of June 2026

Stop Loss is underwritten by Berkley Life and Health Insurance Company, and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best, and involves the formation of a group captive insurance program that involves other employers and requires other legal entities. Berkley and its affiliates do not provide tax, legal, or regulatory advice concerning EmCap. You should seek appropriate tax, legal, regulatory, or other counsel regarding the EmCap program, including, but not limited to, counsel in the areas of ERISA, multiple employer welfare arrangements (MEWAs), taxation, and captives. EmCap is not available to all employers or in all states. Payment of claims under any insurance policy issues shall only be made in full compliance with all United States economic or trade sanction laws or regulation, including but not limited to, sanctions, laws and regulations administered and enforced by the U. S. Treasury Department's Office of Foreign Assets Control ("OFAC").