



W. R. BERKLEY CORPORATION

Reliability is about being there to help in the good times and the bad. W. R. Berkley Corporation has built its 40+ year reputation by being a steady hand through all types of markets.

In today's uncertain market, marked by one financial crisis after another, you need a financially sound insurer. This is the exact time that you need your reliable markets to step up and be there for you. The member companies of W. R. Berkley Corporation are ready to do just that.

W. R. Berkley Corporation Financial Highlights at December 31, 2008

Annual revenues of \$4.7 billion

Total assets of \$16.1 billion

Reserves for losses & loss adjustment expenses of \$9.0 billion

Stockholders' equity of \$3.0 billion

Market Profile

18th Largest Property & Casualty Insurance Group in the U.S.

9th Largest predominately Commercial Lines Insurance Group in the U.S.

6th Largest Excess & Surplus Lines Insurance Group in the U.S.

Ranks #490 among the Fortune 500

Forbes Platinum 400 - Named Best Managed Insurer 2006

Insurance Financial Strength Ratings

A.M. Best A+ (Superior); Outlook Stable

Standard & Poor's A+ (Strong); Outlook Stable

Moody's A2 (Strong); Outlook Stable

For additional information on W. R. Berkley Corporation and its member companies, please refer to our website at www.wrberkley.com.

Insurance >> Done the Right Way >> By A Company of People >> Who Care

ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley Corporation, 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, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold.

W. R. Berkley Corporation Member Companies

Acadia Insurance Company	Berkley Mid-Atlantic Group, LLC	FinSecure, LLC
Admiral Indemnity Company	Berkley Net Underwriters, LLC	Gemini Insurance Company
Admiral Insurance Company	Berkley Offshore Underwriting Managers, LLC	Gemini Transportation Underwriters
Admiral Excess Underwriters	Berkley Offshore Underwriting Managers UK, Limited	Great Divide Insurance Company
Admiral Professional Programs	Berkley Professional Liability, LLC	Key Risk Insurance Company
Admiral Risk Insurance Services, Inc.	Berkley Re Asia	Key Risk Management Services, Inc.
American Mining Insurance Company	Berkley Re Australia	Midwest Employers Casualty Company
Berkley Accident & Health, LLC	Berkley Regional Insurance Company	Monitor Liability Managers, LLC
Berkley Agribusiness Risk Specialists	Berkley Regional Specialty Insurance Company	Nautilus Insurance Company
Berkley Asset Protection Underwriting Managers, LLC	Berkley Risk Administrators Company, LLC	Preferred Employers Insurance Company
Berkley Aviation, LLC	Berkley Risk Solutions, LLC	Regional Excess Underwriters, LLC
Berkley Canada Inc.	Berkley Select, LLC	Riverport Insurance Company
Berkley Insurance Company	Berkley Specialty Underwriting Managers LLC	Signet Star Re, LLC
Berkley International ART S.A.	Berkley Surety Group, LLC	StarNet Insurance Company
Berkley International do Brasil Seguros S.A.	Berkley Underwriting Partners, LLC	Union Standard Insurance Group, LLC
Berkley International Latinoamérica S.A.	B F Re Underwriters, LLC	Vela Insurance Services, LLC
Berkley International Seguros S.A.	Carolina Casualty Insurance Company	W. R. Berkley Insurance Australia
Berkley International Seguros S.A. (Uruguay)	Clermont Insurance Company	W. R. Berkley Insurance (Europe), Limited
Berkley Life and Health Insurance Company	Clermont Specialty Managers, Ltd.	W. R. Berkley Insurance (Europe), Limited, Sucursal en Espana
Berkley Life Sciences, LLC	Continental Western Group, LLC	W. R. Berkley Insurance Ireland
Berkley Medical Excess Underwriters, LLC	Facultative ReSources, Inc.	W. R. Berkley Syndicate 1967

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