



# Berkley Mid-Atlantic

Insurance Group

| a Berkley Company



**Delivering What Matters™**

# W. R. Berkley Corporation



Founded in 1967, W. R. Berkley Corporation has grown from a small investment management firm into one of the largest commercial lines property and casualty insurers in the United States.

Along the way, we've been listed on the New York Stock Exchange, become a Fortune 500 company, joined the S&P 500, and seen our gross written premiums exceed \$10 billion.

Today, the Berkley brand comprises more than 50 businesses worldwide and is divided into two segments: Insurance and Reinsurance & Monoline Excess. Led by our Executive Chairman, founder, and largest shareholder, William R. Berkley, and our President and Chief Executive Officer, W. Robert Berkley, Jr., W. R. Berkley Corporation is well-positioned to respond to opportunities for future growth.



Fortune 500 Article



W. R. Berkley Corporation  
Financial Highlights



Berkley Locator



W. R. BERKLEY CORPORATION

# About Berkley Mid-Atlantic Insurance Group

Berkley Mid-Atlantic Insurance Group, based in Richmond, VA, is one of the oldest continuously operating regional commercial insurance companies in the United States. We trace our roots back to 1837 when President Andrew Jackson signed the Congressional charter that formed the Firemen's Insurance Company of Washington & Georgetown in the District of Columbia. W. R. Berkley Corporation acquired this company in 1982.

Over a decade later, Berkley initiated three start-up insurance companies: Chesapeake Insurance in Virginia in 1993, Presque Isle Insurance in Pennsylvania in 1995, and Berkley Insurance Company of the Carolinas in North Carolina in 1996. In 1999, the business of all four companies were combined into the Berkley Mid-Atlantic Group, headquartered in Virginia with an office in Erie, Pennsylvania.

Today, Berkley Mid-Atlantic provides a bundle of commercial property casualty insurance coverages to a wide variety of small to middle market businesses in Delaware, the District of Columbia, Kentucky, Maryland, New Jersey, Ohio, Pennsylvania, Virginia, and West Virginia. We remain a proud member company of W. R. Berkley Corporation which was founded in 1967. Berkley is among the largest commercial lines writers in the United States and operates worldwide in the insurance, re-insurance and monoline excess segments of the property casualty insurance business. W. R. Berkley Corporation is a Fortune 500 company (#367). At present, Berkley is comprised of over 60 specialty businesses worldwide.

Berkley Mid-Atlantic Insurance Group...Insuring the Future of Business®...for over 185 years and counting.

## BMAG - Executive Leadership Team



L-R:Bonnie Dezii, CCO; Diana Rangelova, CAO; Anna Perryman, VP of HR; Michelle Middleton, President; Matt Moore, CUO, Vicky Bamishile, CFO; Laura Thorne, VP of Small Commercial

# Our Mission Statement and Brand Value Proposition

## Our Mission Statement



Berkley Mid-Atlantic Insurance Group will **differentiate itself in the market with exceptional customer service** in claims and underwriting, built on a world class operating model transforming the agency and customer experience.

**Insuring the Future of Business®**

## Our Brand Value Proposition *Why do business with us? What makes us different?*

### **We are One Team.**

We are a passionate team of individuals that love what we do.

### **We have One Goal.**

We take care of the insurance part so that our agents and customers can do what they do.

### **One Promise.**

**Delivering What Matters™**

### **Delivering What Matters™**

We provide responsive solutions in underwriting and claims, with contact in 24 hours.

We offer agents franchise value and capacity, with only 120 master appointments in 9 states, and we have national capabilities to expand with your customers.

Our entrepreneurial and innovative Berkley roots allow us to create solutions that other carriers simply can't.

# Loss Control and Claims

## Loss Control Services

Berkley Mid-Atlantic Insurance Group offers expert loss control services to develop a plan designed to address your clients' workplace safety practices and improve their bottom line.

Through our signature, value-added *Protecting Assets & Controlling Exposures* (PACE) program, we provide innovative solutions and services to help reduce your clients' accidents and prevent losses.

We offer on-site safety and health assessments, customized safety training, complimentary safety videos, checklists and 24/7 customer access to our *Safety Portal*.

Our team of professionals has a broad range of industry and line of business expertise.



## Claims

Berkley Mid-Atlantic Insurance Group delivers prompt, frictionless claims service, designed to be completely worry-free for our agents and impressive for our policyholders. Our claim representatives and specialists understand the environment where you do business. All claims are handled by Berkley Mid-Atlantic employees, not third party administrators or outside vendors, with 24/7/365 emergency adjuster dispatch.

Our claims professionals, with an average of 27 years of industry experience, strive to contact your client the same day the loss is reported. We listen, educate, advocate for and communicate with our insureds throughout the entire claims process.

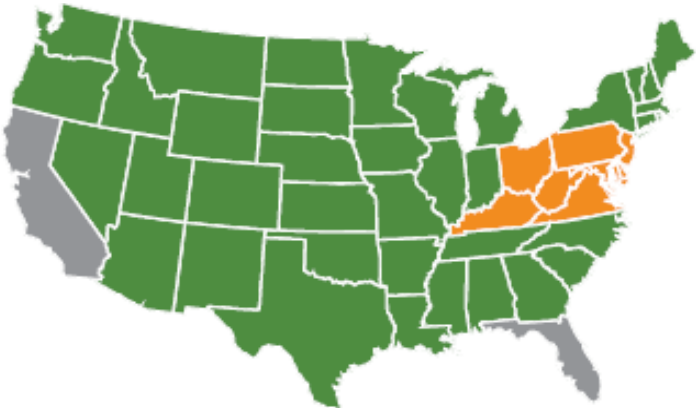
Let our customer satisfaction score speak for itself, with 98.2% of our policyholders stating they would recommend us to their colleagues!

# Our Operating Region and Appetite Segments

## Operating Region:

We are a regional carrier with focused agency distribution, serving customers nationwide. Offices in Richmond, VA and Pittsburgh, PA

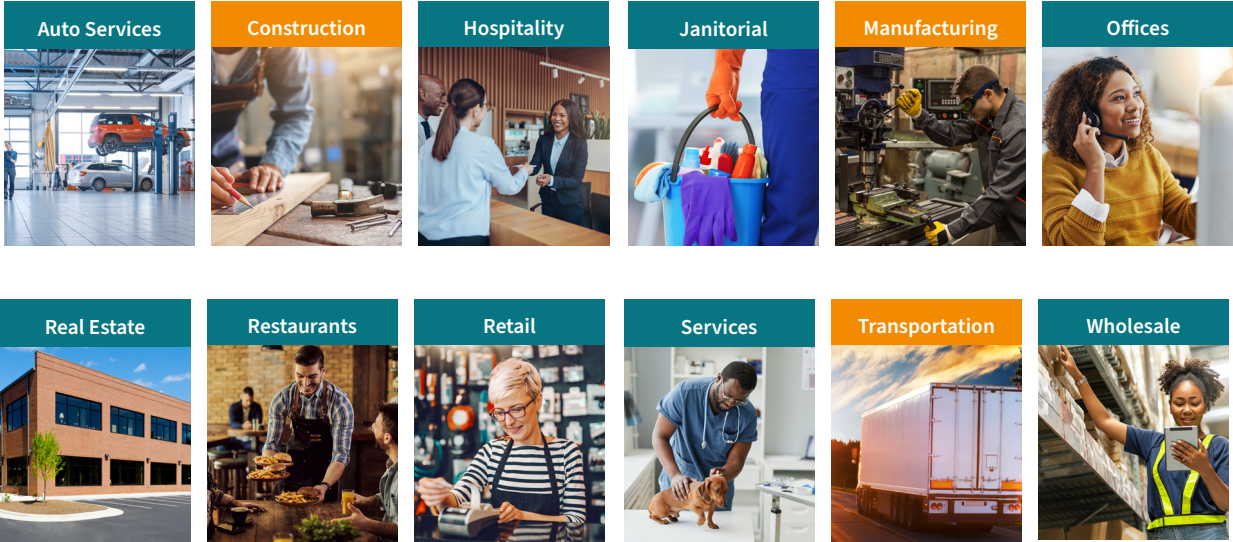
- KEY:**
- Orange:** Agency Footprint
- Green:** Paper Availability



## Berkley Mid-Atlantic Filed States:

Berkley Mid-Atlantic Insurance Group serves its agency distribution with the ability to write commercial lines in 46 states throughout the Berkley regional footprint. We are not writing in California, Florida, Hawaii and Alaska.

## Appetite Segments:



# Service Level Agreement

## Underwriting and Operations

### **New Business**

Submissions reviewed within 24 hours of receipt  
Quotes are released to agent by given need-by-date  
Re-rates are completed within 4 hours of request  
Bind orders are issued in 24 hours of request

### **Renewals**

Prep and rating done within 90 days of renewal date  
Underwriter initial review 60 days from renewal  
Quotes released to agent 30 days from renewal  
Re-rates are completed within 4 hours of request  
Bind orders are issued in 24 hours of request

### **Endorsements**

Underwriting response is 48 hours on referred endorsement  
Referrals are issued within 24 hours of underwriting approval  
Endorsements are endorsed, rated, issued/referred within 5 business days

### **Other SLA's**

Premium audits processed within 5 days of receipt, including notifying agent  
MVR's are ordered within 4 hours of receipt and UW approval in 48 hours  
Driver Exclusions are processed from request to issuance in 3 business days  
Loss Runs are sent within 24 hours of receipt

## Claims

### **Service Standards**

Frictionless claim handling.  
We pay what we owe, no more and no less.

Claim reporting your way:  
Phone, Email, Portal, Website or Fax

Claims Adjusters ready to serve 24/7/365

Claim Status Information 24/7/365  
through the customer portal.

Vehicle Damage estimates begin at the time claim reporting and can be completed the same day.

Advance payments allow customers to quickly reopen their business after a loss.

98.2 % Customer satisfaction score



**Insuring the Future of Business®**